

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.6	0.2	0.7	0.7	0.3	0.6	0.6	0.3
Worker characteristics									
Management, professional, and related	0.8	0.7	0.2	0.9	0.9	0.4	0.8	0.8	0.4
Management, business, and financial	1.0	1.0	0.2	1.6	1.6	0.5	1.2	1.2	0.5
Professional and related	0.9	0.9	0.3	1.0	1.0	0.5	1.1	1.0	0.4
Teachers	1.3	1.2	0.3	1.3	1.2	2.4	1.9	1.8	0.8
Primary, secondary, and special education school teachers	1.7	1.7	0.2	1.5	1.2	4.1	2.3	2.3	0.8
Registered nurses	2.3	2.3	0.6	2.2	2.2	0.4	2.3	2.3	0.8
Service	1.8	1.8	0.8	1.7	1.5	1.3	1.5	1.5	1.3
Protective service	2.5	2.5	0.8	2.6	2.4	1.5	1.9	1.8	1.3
Sales and office	0.8	0.8	0.3	0.8	0.8	0.3	0.7	0.7	0.3
Sales and related	1.1	1.1	0.7	1.3	1.3	0.7	0.9	0.9	1.0
Office and administrative support	1.1	1.0	0.3	0.9	0.9	0.3	1.0	1.0	0.3
Natural resources, construction, and maintenance	1.4	1.4	0.5	1.4	1.3	0.6	1.4	1.3	0.7
Construction, extraction, farming, fishing, and forestry	1.9	1.8	0.9	1.7	1.7	0.9	1.3	1.2	0.6
Installation, maintenance, and repair	1.9	1.8	0.7	1.7	1.7	0.7	2.2	2.2	1.0
Production, transportation, and material moving ...	1.2	1.1	0.3	1.2	1.1	0.4	1.0	0.9	0.5
Production	1.5	1.5	0.4	1.8	1.7	0.5	1.6	1.5	0.6
Transportation and material moving	1.6	1.6	0.5	1.3	1.3	0.6	1.1	1.0	0.9
Full time	0.5	0.5	0.2	0.7	0.7	0.3	0.7	0.7	0.3
Part time	0.7	0.7	0.9	1.3	1.3	0.8	0.6	0.6	1.2
Union	1.0	1.1	0.3	1.2	1.2	0.8	1.2	1.2	0.5
Nonunion	0.7	0.7	0.2	0.7	0.7	0.3	0.6	0.6	0.3
Wage percentiles:³									
Lowest 10 percent	2.5	2.5	2.6	2.3	1.9	2.9	2.1	2.1	3.0
Lowest 25 percent	1.4	1.3	0.8	1.3	1.1	1.1	1.1	1.1	1.5
Second 25 percent	1.0	1.0	0.3	1.0	1.0	0.3	0.9	0.9	0.4
Third 25 percent	0.8	0.8	0.2	0.8	0.8	0.2	1.0	1.0	0.3
Highest 25 percent	0.7	0.7	0.2	0.9	0.9	0.4	0.8	0.8	0.4
Highest 10 percent	1.0	1.0	0.3	1.4	1.4	0.4	1.3	1.3	0.5
Establishment characteristics									
Goods-producing industries	0.9	0.9	0.3	1.2	1.2	0.3	1.3	1.2	0.5
Service-providing industries	0.7	0.7	0.2	0.8	0.7	0.4	0.6	0.6	0.3
Education and health services	1.0	1.0	0.5	1.1	1.0	0.8	1.2	1.2	0.5
Educational services	1.0	1.0	0.5	1.3	1.1	2.2	1.7	1.6	0.8
Elementary and secondary schools	1.2	1.2	0.2	1.5	1.2	3.8	1.9	1.9	1.1
Junior colleges, colleges, and universities	1.3	1.4	1.5	2.3	2.3	0.8	3.6	3.4	0.9
Health care and social assistance	1.5	1.5	0.8	1.7	1.6	0.5	1.6	1.6	0.7
Hospitals	1.0	1.1	0.4	2.0	1.9	0.6	2.2	2.1	0.5
Public administration	1.9	1.8	0.5	1.8	1.7	0.5	1.8	1.8	0.9

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.9	0.4	0.9	0.9	0.5	0.8	0.8	0.5
1 to 49 workers	1.0	1.0	0.5	0.8	0.7	0.6	0.8	0.8	0.5
50 to 99 workers	1.6	1.6	0.5	2.0	2.0	0.9	2.0	2.0	1.1
100 workers or more	0.6	0.6	0.2	0.9	0.9	0.4	0.9	0.9	0.3
100 to 499 workers	1.0	1.0	0.4	1.4	1.3	0.3	1.2	1.1	0.5
500 workers or more	0.7	0.7	0.3	1.1	1.0	0.6	1.1	1.2	0.4
Geographic areas									
New England	1.4	1.2	0.5	1.7	1.9	1.4	1.8	1.8	0.6
Middle Atlantic	1.4	1.4	0.2	2.6	2.6	0.0	1.4	1.4	0.5
East North Central	1.2	1.2	0.5	1.1	1.1	0.7	1.4	1.4	0.7
West North Central	1.7	1.9	0.6	2.0	1.9	0.9	3.3	3.2	0.6
South Atlantic	1.4	1.4	0.4	1.9	1.8	1.2	1.5	1.5	0.8
East South Central	6.0	5.9	1.2	5.5	4.9	1.4	5.3	5.4	1.1
West South Central	1.4	1.2	0.8	1.5	1.5	1.3	1.7	1.7	0.6
Mountain	2.3	3.1	1.7	2.3	2.1	0.9	2.1	2.0	1.2
Pacific	1.6	1.5	0.4	1.4	1.4	0.6	1.1	1.0	0.6

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Employee contribution not required	Employee contribution required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.6	0.6
Management, business, and financial	0.6	0.6
Professional and related	0.6	0.6
Teachers	1.2	1.2
Primary, secondary, and special education school teachers	1.0	1.0
Registered nurses	0.9	0.9
Service	1.2	1.2
Protective service	1.4	1.4
Sales and office	0.6	0.6
Sales and related	0.8	0.8
Office and administrative support	0.6	0.6
Natural resources, construction, and maintenance	0.9	0.9
Construction, extraction, farming, fishing, and forestry	1.6	1.6
Installation, maintenance, and repair	0.9	0.9
Production, transportation, and material moving ...	0.6	0.6
Production	0.9	0.9
Transportation and material moving	0.7	0.7
Full time	0.4	0.4
Part time	0.7	0.7
Union	0.5	0.5
Nonunion	0.5	0.5
Wage percentiles:²		
Lowest 10 percent	3.2	3.2
Lowest 25 percent	1.2	1.2
Second 25 percent	0.5	0.5
Third 25 percent	0.5	0.5
Highest 25 percent	0.4	0.4
Highest 10 percent	0.5	0.5
Establishment characteristics		
Goods-producing industries	0.7	0.7
Service-providing industries	0.5	0.5
Education and health services	1.0	1.0
Educational services	1.8	1.8
Elementary and secondary schools	1.4	1.4
Health care and social assistance	0.7	0.7
Hospitals	0.8	0.8
Public administration	1.6	1.6

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution not required	Employee contribution required
1 to 99 workers	0.6	0.6
1 to 49 workers	0.7	0.7
50 to 99 workers	0.9	0.9
100 workers or more	0.6	0.6
100 to 499 workers	0.6	0.6
500 workers or more	0.9	0.9
Geographic areas		
New England	1.7	1.7
Middle Atlantic	0.3	0.3
East North Central	0.8	0.8
West North Central	0.7	0.7
South Atlantic	0.9	0.9
East South Central	4.3	4.3
West South Central	0.8	0.8
Mountain	1.9	1.9
Pacific	0.5	0.5

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	0.7	0.2	0.8	0.3	0.1
Worker characteristics					
Management, professional, and related	1.0	0.4	1.0	0.3	0.2
Management, business, and financial	1.1	0.6	1.1	0.3	0.3
Professional and related	1.3	0.4	1.3	0.3	0.2
Teachers	2.1	0.6	2.1	0.9	0.2
Primary, secondary, and special education school teachers	2.4	0.3	2.4	1.1	0.2
Registered nurses	3.3	0.7	3.1	0.4	—
Service	2.4	0.3	2.6	0.8	0.2
Protective service	3.1	0.6	3.3	1.2	0.6
Sales and office	0.9	0.3	0.9	0.3	0.2
Sales and related	1.5	0.3	1.6	0.4	0.3
Office and administrative support	1.1	0.4	1.1	0.3	0.2
Natural resources, construction, and maintenance	1.8	0.3	1.7	0.6	0.5
Construction, extraction, farming, fishing, and forestry	1.9	—	1.7	0.9	—
Installation, maintenance, and repair	2.3	0.3	2.4	0.8	0.2
Production, transportation, and material moving ...	1.5	0.3	1.5	0.6	0.3
Production	2.1	0.2	2.1	0.7	0.5
Transportation and material moving	1.7	—	2.0	0.8	0.5
Full time	0.8	0.2	0.8	0.3	0.1
Part time	2.0	0.3	2.0	0.5	0.7
Union	1.3	0.3	1.2	0.5	0.2
Nonunion	0.8	0.3	0.8	0.3	0.1
Wage percentiles:²					
Lowest 10 percent	5.6	—	6.4	2.0	—
Lowest 25 percent	1.9	0.2	2.2	0.7	(³)
Second 25 percent	1.2	0.3	1.2	0.3	0.1
Third 25 percent	1.0	0.2	0.9	0.3	0.2
Highest 25 percent	0.9	0.4	0.9	0.3	0.2
Highest 10 percent	1.3	0.6	1.4	0.2	0.3
Establishment characteristics					
Goods-producing industries	1.4	0.4	1.4	0.5	0.4
Service-providing industries	0.8	0.2	0.8	0.3	0.1
Education and health services	1.5	0.5	1.4	0.6	0.2
Educational services	2.2	0.6	2.2	0.9	0.2
Elementary and secondary schools	2.3	0.3	2.3	1.2	0.2
Junior colleges, colleges, and universities	4.1	1.9	3.9	0.9	0.6
Health care and social assistance	1.9	0.8	1.7	0.8	0.3
Hospitals	2.0	1.0	1.9	0.5	—
Public administration	2.8	0.6	2.7	0.8	0.6

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	1.4	0.2	1.5	0.3	0.2
1 to 49 workers	1.8	0.3	1.8	0.4	0.3
50 to 99 workers	1.8	0.3	2.0	0.5	—
100 workers or more	0.9	0.3	0.9	0.4	0.2
100 to 499 workers	1.4	0.3	1.4	0.5	0.2
500 workers or more	1.2	0.4	1.2	0.5	0.2
Geographic areas					
New England	2.1	1.1	2.9	1.0	—
Middle Atlantic	2.0	0.6	2.5	0.6	0.4
East North Central	1.2	0.4	1.4	0.5	(³)
West North Central	2.6	0.6	2.3	0.6	0.2
South Atlantic	1.9	0.3	1.8	0.7	0.3
East South Central	5.1	—	5.5	1.5	—
West South Central	1.9	0.6	1.4	0.5	0.4
Mountain	2.8	0.3	3.0	—	—
Pacific	1.8	0.8	1.6	0.7	0.2

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

³ Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Multiple of earnings amounts ²					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.1	0.9	0.8	0.9	0.4	0.0	0.0
Worker characteristics							
Management, professional, and related	0.2	1.3	0.9	1.3	0.7	0.0	0.0
Management, business, and financial	0.1	1.6	1.5	1.6	0.7	0.0	0.1
Professional and related	0.3	1.7	0.9	1.5	0.9	0.0	0.0
Teachers	(³)	3.8	2.3	3.6	1.6	0.0	0.1
Primary, secondary, and special education school teachers	—	4.5	3.1	4.2	0.4	0.0	0.3
Registered nurses	—	2.9	1.7	2.1	—	0.0	0.0
Service	0.3	2.0	2.4	2.2	0.6	0.0	0.0
Protective service	—	4.9	3.5	4.3	2.4	0.1	0.3
Sales and office	0.1	1.1	0.7	0.9	0.4	0.0	0.0
Sales and related	0.2	2.1	1.0	1.7	0.7	0.0	0.0
Office and administrative support	0.1	1.3	1.0	1.2	0.4	0.0	0.0
Natural resources, construction, and maintenance	0.5	2.5	1.5	2.2	0.7	0.0	0.0
Construction, extraction, farming, fishing, and forestry	—	5.2	3.0	4.8	—	0.0	0.1
Installation, maintenance, and repair	0.6	2.6	1.7	2.1	0.7	0.0	0.0
Production, transportation, and material moving ...	0.3	1.8	1.4	1.5	0.5	0.0	0.0
Production	—	2.7	2.0	2.5	0.7	0.0	0.0
Transportation and material moving	0.4	2.3	1.9	1.5	0.5	0.0	0.0
Full time	0.1	0.9	0.8	0.9	0.4	0.0	0.0
Part time	0.2	3.2	2.1	2.4	1.3	0.0	0.0
Union	0.2	1.9	1.5	1.6	0.9	0.0	0.0
Nonunion	0.1	1.0	0.8	1.0	0.4	0.0	0.0
Wage percentiles:⁴							
Lowest 10 percent	—	5.8	4.5	—	—	0.1	0.0
Lowest 25 percent	—	2.3	1.9	2.3	0.4	0.0	0.0
Second 25 percent	0.2	1.4	1.1	1.2	0.3	0.0	0.0
Third 25 percent	0.3	1.2	1.0	1.1	0.6	0.0	0.0
Highest 25 percent	0.1	1.2	0.8	1.2	0.6	0.0	0.0
Highest 10 percent	0.2	1.5	1.0	1.5	0.7	0.0	—
Establishment characteristics							
Goods-producing industries	0.3	2.5	1.5	2.3	0.7	0.0	—
Service-providing industries	0.1	1.0	0.8	1.0	0.4	0.0	0.0
Education and health services	0.3	2.5	1.7	2.1	1.3	0.0	0.0
Educational services	0.3	3.7	2.2	4.2	2.0	0.1	0.2
Elementary and secondary schools	—	4.4	3.0	4.3	0.3	0.0	0.1
Junior colleges, colleges, and universities	—	5.2	2.5	6.2	—	0.1	—
Health care and social assistance	0.4	2.8	2.2	2.0	—	0.0	0.0
Hospitals	—	2.7	1.6	1.9	—	0.0	0.0
Public administration	—	4.3	3.3	2.9	1.9	0.0	0.1

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Multiple of earnings amounts ²					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	0.2	2.2	1.1	1.9	0.5	0.0	0.0
1 to 49 workers	0.3	2.6	1.4	2.2	0.7	0.0	0.0
50 to 99 workers	0.3	3.5	1.8	3.1	0.6	0.0	0.0
100 workers or more	0.1	1.2	1.0	1.1	0.5	0.0	0.0
100 to 499 workers	—	1.9	1.7	1.1	0.5	0.0	0.0
500 workers or more	0.2	1.9	1.1	1.8	0.8	0.0	0.0
Geographic areas							
New England	0.6	4.7	1.4	3.7	0.5	0.0	0.0
Middle Atlantic	0.5	1.6	3.1	3.0	0.6	0.0	0.0
East North Central	—	2.5	1.3	2.0	0.6	0.0	0.0
West North Central	—	3.9	3.1	3.1	—	0.1	0.0
South Atlantic	(³)	1.9	1.9	1.5	0.6	0.0	0.0
East South Central	—	6.8	4.2	—	—	0.1	—
West South Central	—	2.3	1.7	1.8	0.5	0.0	0.0
Mountain	—	2.5	2.0	2.3	0.9	0.0	0.0
Pacific	0.3	2.3	1.1	2.3	0.8	0.0	0.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

³ Less than 0.05.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2009

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$1,225.61	\$0.00	\$0.00
Worker characteristics					
Management, professional, and related	869.71	0.00	0.00	7,274.86	0.00
Management, business, and financial	1,530.49	0.00	0.00	15,749.41	0.00
Professional and related	220.91	0.00	0.00	9,175.30	0.00
Teachers	4,254.97	0.00	0.00	0.00	0.00
Primary, secondary, and special education school teachers	1,431.64	390.51	2,833.30	0.00	0.00
Registered nurses	220.91	0.00	1,295.18	18,473.88	0.00
Service	0.00	0.00	390.51	3,212.66	9,813.60
Protective service	0.00	0.00	0.00	5,741.46	7,771.10
Sales and office	2,228.32	0.00	3,165.56	0.00	0.00
Sales and related	0.00	0.00	0.00	4,348.56	1,562.05
Office and administrative support	2,624.29	0.00	2,523.57	3,957.88	0.00
Natural resources, construction, and maintenance	2,742.50	0.00	0.00	0.00	0.00
Construction, extraction, farming, fishing, and forestry	2,948.30	0.00	0.00	0.00	0.00
Installation, maintenance, and repair	0.00	0.00	0.00	0.00	8,113.64
Production, transportation, and material moving ...	3,235.37	0.00	2,612.35	0.00	6,860.58
Production	1,254.51	0.00	1,569.84	0.00	6,071.94
Transportation and material moving	3,656.67	0.00	0.00	0.00	8,283.28
Full time	1,816.62	0.00	5,026.55	1,018.33	0.00
Part time	0.00	0.00	0.00	6,444.28	2,258.23
Union	0.00	0.00	0.00	624.82	0.00
Nonunion	3,336.54	0.00	0.00	0.00	0.00
Establishment characteristics					
Goods-producing industries	0.00	0.00	1,638.29	0.00	0.00
Service-providing industries	0.00	0.00	0.00	1,217.50	0.00
Education and health services	0.00	0.00	2,285.08	4,581.13	0.00
Educational services	518.07	0.00	448.66	6,899.15	0.00
Elementary and secondary schools	4,046.28	0.00	6,331.12	6,187.37	0.00
Junior colleges, colleges, and universities	0.00	5,647.19	5,496.11	11,887.59	0.00
Health care and social assistance	0.00	0.00	0.00	2,705.55	2,000.40
Hospitals	0.00	0.00	3,243.84	2,816.03	4,242.05
Public administration	0.00	220.91	1,306.90	5,522.68	0.00
1 to 99 workers	2,978.15	0.00	0.00	0.00	0.00
1 to 49 workers	3,768.39	0.00	0.00	0.00	0.00
50 to 99 workers	3,093.69	0.00	0.00	0.00	6,808.82
100 workers or more	0.00	0.00	883.63	769.29	0.00
100 to 499 workers	2,572.64	0.00	5,718.97	0.00	0.00
500 workers or more	0.00	0.00	0.00	5,221.80	0.00

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas					
New England	\$0.00	\$4,704.34	\$8,228.61	\$16,422.52	\$0.00
Middle Atlantic	584.47	0.00	3,508.53	7,200.69	0.00
East North Central	4,018.30	0.00	1,189.62	2,012.56	0.00
West North Central	3,514.61	0.00	1,562.05	5,181.32	0.00
South Atlantic	2,846.19	0.00	0.00	796.49	0.00
East South Central	0.00	0.00	0.00	382.62	18,961.38
West South Central	0.00	0.00	0.00	5,670.91	13,742.49
Mountain	0.00	0.00	6,673.08	0.00	1,562.05
Pacific	0.00	0.00	2,682.91	3,877.59	0.00

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The 10th, 25th, 50th, 75th, and 90th percentiles designate

position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

Table 21. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	1.2	0.9	1.1	0.3
Worker characteristics				
Management, professional, and related	1.6	1.4	1.3	0.5
Management, business, and financial	2.4	1.9	1.5	0.6
Professional and related	1.6	1.7	1.3	0.6
Teachers	3.8	2.3	1.7	2.1
Primary, secondary, and special education school teachers	4.2	—	2.5	—
Registered nurses	4.3	4.6	3.4	1.5
Service	4.0	2.5	4.1	0.7
Protective service	5.5	6.3	5.7	1.7
Sales and office	1.4	1.3	1.1	0.4
Sales and related	2.6	2.0	1.7	0.6
Office and administrative support	1.5	1.5	1.1	0.4
Natural resources, construction, and maintenance	2.1	2.2	1.3	1.3
Construction, extraction, farming, fishing, and forestry	2.7	4.2	2.9	2.5
Installation, maintenance, and repair	2.7	2.3	1.5	0.9
Production, transportation, and material moving ...	1.7	1.7	1.0	0.5
Production	2.2	2.2	1.0	0.7
Transportation and material moving	2.2	2.3	2.0	0.8
Full time	1.1	0.9	0.6	0.3
Part time	5.1	2.6	6.8	0.6
Union	1.9	1.7	2.2	0.9
Nonunion	1.2	1.0	0.9	0.3
Wage percentiles:³				
Lowest 10 percent	8.8	4.8	8.9	—
Lowest 25 percent	3.9	2.8	3.5	0.5
Second 25 percent	1.3	1.3	1.0	0.5
Third 25 percent	1.5	1.2	1.1	0.4
Highest 25 percent	1.5	1.4	1.1	0.5
Highest 10 percent	2.0	2.0	1.3	0.7
Establishment characteristics				
Goods-producing industries	1.9	1.8	1.1	0.6
Service-providing industries	1.4	1.0	1.4	0.3
Education and health services	1.9	1.9	0.8	0.9
Educational services	2.6	2.3	1.4	2.1
Elementary and secondary schools	3.8	3.0	2.9	3.5
Junior colleges, colleges, and universities	2.5	2.3	0.9	0.4
Health care and social assistance	2.3	2.5	1.5	1.0
Hospitals	3.3	4.1	2.8	1.2
Public administration	3.8	3.2	1.4	2.1

See footnotes at end of table.

Table 21. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	1.3	2.0	2.0	0.3
1 to 49 workers	1.5	2.1	2.0	0.4
50 to 99 workers	2.2	2.9	2.9	0.6
100 workers or more	1.3	1.1	0.6	0.4
100 to 499 workers	1.6	1.6	0.9	0.5
500 workers or more	1.6	1.4	0.8	0.6
Geographic areas				
New England	3.8	3.7	—	—
Middle Atlantic	1.8	1.1	2.5	0.3
East North Central	2.0	2.0	—	1.0
West North Central	2.8	1.8	—	1.8
South Atlantic	2.2	2.2	—	1.1
East South Central	9.9	9.6	—	—
West South Central	2.5	2.3	—	0.7
Mountain	3.7	3.4	—	—
Pacific	3.5	3.4	1.9	0.4

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Employer assumes all risks and expenses of providing the benefit.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

**Table 22. Standard errors for short-term disability plans:
Employee contribution requirement, civilian workers,¹
National Compensation Survey, March 2009**

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.1	1.1
Worker characteristics		
Management, professional, and related	0.7	0.7
Management, business, and financial	0.9	0.9
Professional and related	0.8	0.8
Teachers	1.8	1.8
Primary, secondary, and special education school teachers	3.3	3.3
Registered nurses	2.1	2.1
Service	4.0	4.0
Protective service	5.0	5.0
Sales and office	1.2	1.2
Sales and related	1.7	1.7
Office and administrative support	1.3	1.3
Natural resources, construction, and maintenance	2.5	2.5
Construction, extraction, farming, fishing, and forestry	2.2	2.2
Installation, maintenance, and repair	3.5	3.5
Production, transportation, and material moving ...	1.2	1.2
Production	1.4	1.4
Transportation and material moving	2.1	2.1
Full time	1.0	1.0
Part time	5.7	5.7
Union	1.8	1.8
Nonunion	1.0	1.0
Wage percentiles:²		
Lowest 10 percent	6.8	6.8
Lowest 25 percent	3.4	3.4
Second 25 percent	1.2	1.2
Third 25 percent	0.8	0.8
Highest 25 percent	0.8	0.8
Highest 10 percent	0.8	0.8
Establishment characteristics		
Goods-producing industries	1.1	1.1
Service-providing industries	1.4	1.4
Education and health services	1.2	1.2
Educational services	1.9	1.9
Elementary and secondary schools	1.5	1.5
Junior colleges, colleges, and universities	1.0	1.0
Health care and social assistance	2.0	2.0
Hospitals	2.7	2.7
Public administration	1.9	1.9

See footnotes at end of table.

**Table 22. Standard errors for short-term disability plans:
Employee contribution requirement, civilian workers,¹
National Compensation Survey, March 2009—Continued**

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	2.4	2.4
1 to 49 workers	2.9	2.9
50 to 99 workers	2.0	2.0
100 workers or more	1.3	1.3
100 to 499 workers	1.1	1.1
500 workers or more	2.4	2.4
Geographic areas		
New England	2.2	2.2
Middle Atlantic	1.8	1.8
East North Central	1.1	1.1
West North Central	1.8	1.8
South Atlantic	0.9	0.9
West South Central	1.7	1.7
Mountain	0.8	0.8
Pacific	1.5	1.5

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
All workers	0.4	0.2	0.9	0.6	0.3
Worker characteristics					
Management, professional, and related	0.2	0.1	1.2	1.1	0.4
Management, business, and financial	0.3	0.1	1.5	1.3	0.3
Professional and related	0.2	0.1	1.3	1.2	0.5
Teachers	0.8	0.3	2.0	1.3	0.8
Primary, secondary, and special education school teachers	—	—	3.0	2.0	1.1
Registered nurses	1.1	—	3.5	2.9	2.5
Service	0.8	0.3	1.9	1.1	0.7
Protective service	—	0.5	3.3	3.0	—
Sales and office	0.3	0.1	1.1	1.0	0.5
Sales and related	0.8	0.3	2.3	2.3	0.6
Office and administrative support	0.3	0.1	1.3	1.0	0.7
Natural resources, construction, and maintenance	1.7	0.8	2.2	1.4	0.7
Construction, extraction, farming, fishing, and forestry	3.0	1.4	3.2	1.2	0.5
Installation, maintenance, and repair	1.6	0.9	2.7	2.2	1.1
Production, transportation, and material moving	1.0	0.5	1.3	0.8	0.3
Production	1.3	0.8	1.7	1.0	0.4
Transportation and material moving	1.4	0.6	2.0	1.1	0.3
Full time	0.4	0.2	0.9	0.7	0.3
Part time	0.5	0.3	2.4	1.8	0.8
Union	1.3	0.6	2.0	1.1	0.6
Nonunion	0.3	0.1	0.9	0.7	0.4
Wage percentiles:²					
Lowest 10 percent	1.0	—	2.2	1.5	—
Lowest 25 percent	1.1	0.4	2.0	1.6	0.4
Second 25 percent	0.7	0.3	1.2	0.9	0.7
Third 25 percent	0.5	0.3	0.9	0.7	0.4
Highest 25 percent	0.4	0.3	1.3	1.1	0.4
Highest 10 percent	0.4	0.2	1.4	1.3	0.4
Establishment characteristics					
Goods-producing industries	1.1	0.6	1.4	1.1	0.3
Service-providing industries	0.3	0.1	1.0	0.8	0.4
Education and health services	0.3	0.1	1.7	1.4	1.4
Educational services	0.6	0.1	1.7	1.5	0.7
Elementary and secondary schools	1.0	0.3	2.2	1.2	1.2
Junior colleges, colleges, and universities	0.5	—	3.2	3.3	0.3
Health care and social assistance	0.4	0.2	2.3	1.9	2.1
Hospitals	—	0.3	2.3	1.9	1.6
Public administration	0.9	—	2.3	2.0	—

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
1 to 99 workers	0.7	0.3	1.1	0.8	0.3
1 to 49 workers	0.8	0.3	1.4	1.2	0.3
50 to 99 workers	1.3	0.3	1.9	1.4	0.6
100 workers or more	0.5	0.2	1.2	0.9	0.5
100 to 499 workers	0.7	0.3	1.3	1.2	0.4
500 workers or more	0.6	0.3	1.8	1.3	0.7
Geographic areas					
New England	1.0	0.5	2.8	2.5	0.4
Middle Atlantic	0.5	0.1	0.7	0.4	0.4
East North Central	1.1	0.5	1.7	1.4	0.5
West North Central	1.4	0.9	2.2	2.2	1.0
South Atlantic	0.7	0.6	2.2	2.1	0.5
East South Central	—	1.4	6.8	2.7	—
West South Central	1.5	—	2.9	2.3	—
Mountain	1.5	—	3.0	3.5	—
Pacific	0.4	0.4	2.6	2.1	1.7

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 24. Standard errors for short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	0.0	1.2	0.0	0.0	0.0	0.6
Worker characteristics							
Management, professional, and related	1.0	0.0	1.4	0.0	0.0	0.0	1.0
Management, business, and financial	1.3	0.0	1.9	0.0	0.0	0.0	1.3
Professional and related	1.1	0.3	0.9	0.0	0.0	0.6	1.1
Teachers	3.8	6.2	1.0	0.0	0.0	0.0	3.8
Primary, secondary, and special education school teachers	3.3	1.0	1.7	0.0	15.2	0.0	3.3
Registered nurses	2.3	1.2	4.3	0.0	0.0	0.0	2.3
Service	1.0	0.0	0.5	0.0	0.0	0.0	1.0
Protective service	2.0	0.0	8.6	0.0	0.0	10.4	2.0
Sales and office	0.7	0.0	0.3	0.0	0.0	0.0	0.7
Sales and related	1.4	0.6	1.1	0.0	0.0	0.0	1.4
Office and administrative support	0.8	0.0	2.6	0.0	0.0	0.0	0.8
Natural resources, construction, and maintenance	1.4	0.0	0.0	0.0	0.0	17.0	1.4
Construction, extraction, farming, fishing, and forestry	1.2	0.0	0.0	0.0	0.0	25.6	1.2
Installation, maintenance, and repair	2.2	0.0	0.3	0.0	0.0	8.4	2.2
Production, transportation, and material moving ...	0.9	0.0	0.2	0.0	0.0	0.0	0.9
Production	1.1	0.0	0.0	0.0	0.0	0.0	1.1
Transportation and material moving	1.2	0.0	1.2	0.0	0.0	0.0	1.2
Full time	0.6	0.0	0.6	0.0	0.0	0.0	0.6
Part time	2.0	2.7	0.7	0.0	0.0	14.3	2.0
Union	1.1	5.6	0.0	0.0	0.0	1.1	1.1
Nonunion	0.7	0.0	1.9	0.0	0.0	0.0	0.7
Establishment characteristics							
Goods-producing industries	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Service-providing industries	0.7	0.0	1.1	0.0	0.0	0.0	0.7
Education and health services	1.2	0.0	0.7	0.0	0.0	21.6	1.2
Educational services	2.7	4.6	1.5	0.0	0.0	0.0	2.7
Elementary and secondary schools	3.2	0.5	2.0	0.0	15.5	0.0	3.2
Junior colleges, colleges, and universities	1.1	4.0	0.0	0.0	0.0	16.8	1.1
Health care and social assistance	1.0	0.0	1.0	0.0	0.0	0.0	1.0
Hospitals	1.5	0.4	3.0	0.0	0.0	0.0	1.5
Public administration	1.7	8.7	2.4	0.0	0.0	6.5	1.7
1 to 99 workers	0.8	0.0	1.4	0.0	0.0	0.0	0.8
1 to 49 workers	0.9	0.0	1.4	0.0	0.0	0.0	0.9
50 to 99 workers	1.1	0.5	4.5	0.0	0.0	0.0	1.1
100 workers or more	0.8	0.0	1.2	0.0	0.0	0.0	0.8
100 to 499 workers	1.1	0.3	0.8	0.0	0.0	0.0	1.1
500 workers or more	1.2	0.0	1.5	0.0	0.0	9.6	1.2

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
New England	1.6	0.0	2.1	0.0	0.0	0.0	1.6
Middle Atlantic	1.0	1.4	0.0	0.0	0.0	0.0	1.0
East North Central	1.7	0.2	1.1	0.0	0.0	1.9	1.7
West North Central	2.1	0.4	4.6	0.0	0.0	0.0	2.1
South Atlantic	1.2	1.1	1.6	0.0	0.0	17.7	1.2
East South Central	2.9	0.8	9.9	0.0	0.0	0.0	2.9
West South Central	2.9	1.2	3.5	0.0	0.0	0.0	2.9
Mountain	3.5	0.0	2.6	0.0	0.0	0.0	3.5
Pacific	1.4	0.0	2.8	0.0	0.0	8.9	1.4

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of

the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

Table 25. Standard errors for short-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.1	1.3	0.2	1.1	0.9	1.0	0.4	0.0
Worker characteristics								
Management, professional, and related	(²)	1.6	—	1.8	1.3	1.6	0.7	0.0
Management, business, and financial	—	2.5	0.3	2.5	1.5	2.2	0.8	0.0
Professional and related	(²)	1.4	0.3	2.0	1.7	1.9	0.8	2.1
Teachers	—	4.2	0.7	1.9	1.8	4.3	2.2	8.6
Primary, secondary, and special education school teachers	—	5.3	0.9	2.1	4.2	2.7	1.3	2.7
Registered nurses	—	2.6	1.0	4.1	3.0	2.3	0.6	0.0
Service	—	3.6	0.9	2.3	3.3	0.9	0.6	0.0
Protective service	—	4.8	—	6.6	6.6	1.8	0.9	0.0
Sales and office	(²)	1.2	0.3	1.3	1.0	1.3	0.4	0.0
Sales and related	—	1.9	0.4	2.0	1.9	2.3	0.7	0.0
Office and administrative support	(²)	1.3	0.4	1.6	1.2	1.3	0.5	0.0
Natural resources, construction, and maintenance	0.9	3.0	—	2.1	2.6	1.3	0.7	0.0
Construction, extraction, farming, fishing, and forestry	1.9	3.9	—	3.6	3.6	2.5	1.2	7.0
Installation, maintenance, and repair	0.4	3.8	—	2.6	3.1	1.6	0.7	0.0
Production, transportation, and material moving ...	0.4	1.6	0.2	2.4	1.8	1.6	0.5	0.0
Production	0.7	2.0	0.2	3.1	2.4	2.0	0.6	0.0
Transportation and material moving	0.3	2.0	0.3	2.7	2.2	2.4	1.0	0.0
Full time	0.2	1.2	0.3	1.1	1.0	1.0	0.4	0.0
Part time	—	4.4	0.5	2.9	3.6	3.4	1.4	0.0
Union	0.4	1.8	0.4	1.8	1.6	1.6	0.7	3.3
Nonunion	0.1	1.3	0.3	1.2	1.0	1.1	0.4	0.0
Wage percentiles:³								
Lowest 10 percent	—	6.0	—	2.8	6.1	2.0	1.2	11.8
Lowest 25 percent	(²)	3.7	0.2	2.1	3.2	1.4	0.8	0.0
Second 25 percent	0.2	1.6	0.5	1.4	1.2	0.9	0.4	0.0
Third 25 percent	0.3	1.2	0.5	1.3	1.1	1.2	0.5	0.0
Highest 25 percent	0.2	1.1	0.2	1.9	1.3	1.7	0.6	2.8
Highest 10 percent	(²)	1.1	0.4	2.6	1.8	1.9	0.7	1.7
Establishment characteristics								
Goods-producing industries	0.6	1.0	(²)	2.5	1.7	2.0	0.7	0.0
Service-providing industries	(²)	1.5	0.3	1.2	1.2	1.0	0.4	0.0
Education and health services	0.3	2.4	0.5	1.9	2.6	1.4	0.4	0.0
Educational services	—	2.8	0.7	1.8	1.6	2.5	1.2	0.0
Elementary and secondary schools	—	3.6	0.8	2.1	2.5	2.6	0.9	0.0
Junior colleges, colleges, and universities	—	2.8	1.3	2.1	0.7	4.2	1.9	0.0
Health care and social assistance	0.5	3.5	0.8	2.5	3.9	1.4	0.6	0.0
Hospitals	—	2.1	0.9	3.3	2.7	2.0	0.4	0.0
Public administration	—	3.6	0.7	4.4	2.9	1.7	0.7	0.0

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	0.2	2.1	0.4	1.9	1.6	1.2	0.5	0.0
1 to 49 workers	—	2.0	0.6	2.0	2.3	1.5	0.6	0.0
50 to 99 workers	—	4.4	—	2.7	2.6	2.3	1.0	0.0
100 workers or more	0.2	1.7	0.3	1.3	1.1	1.2	0.6	0.0
100 to 499 workers	0.4	1.4	—	1.9	1.6	1.5	0.5	0.0
500 workers or more	(²)	2.9	0.4	1.6	2.0	1.8	0.9	0.0
Geographic areas								
New England	—	2.9	—	6.2	2.8	4.7	1.6	0.0
Middle Atlantic	—	1.7	0.2	1.0	1.8	1.0	0.5	1.0
East North Central	0.4	1.4	—	2.2	1.9	2.8	0.5	0.0
West North Central	—	2.1	—	6.0	3.1	4.5	1.1	0.0
South Atlantic	—	2.3	—	2.7	1.4	3.1	1.3	0.0
East South Central	—	—	—	7.2	1.7	—	3.0	0.0
West South Central	—	2.1	0.2	4.0	2.9	2.6	1.0	0.0
Mountain	—	2.5	—	6.3	2.2	5.4	1.5	0.0
Pacific	—	1.9	2.0	3.5	3.8	2.0	0.8	0.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

**Table 26. Standard errors for long-term disability plans:
Employee contribution requirement, civilian workers,¹
National Compensation Survey, March 2009**

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.7	0.7
Management, business, and financial	0.8	0.8
Professional and related	0.9	0.9
Teachers	2.0	2.0
Primary, secondary, and special education school teachers	2.7	2.7
Registered nurses	1.3	1.3
Service	2.0	2.0
Protective service	2.7	2.7
Sales and office	0.7	0.7
Sales and related	1.4	1.4
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.6	1.6
Installation, maintenance, and repair	3.0	3.0
Production, transportation, and material moving ...	1.8	1.8
Production	1.2	1.2
Transportation and material moving	1.6	1.6
Full time	1.4	1.4
Part time	0.6	0.6
Union	1.6	1.6
Nonunion	1.4	1.4
Wage percentiles: ²	0.6	0.6
Lowest 25 percent	1.9	1.9
Second 25 percent	1.1	1.1
Third 25 percent	0.8	0.8
Highest 25 percent	0.7	0.7
Highest 10 percent	1.0	1.0
Establishment characteristics		
Goods-producing industries	1.2	1.2
Service-providing industries	0.7	0.7
Education and health services	1.3	1.3
Educational services	2.0	2.0
Elementary and secondary schools	3.0	3.0
Junior colleges, colleges, and universities	2.3	2.3
Health care and social assistance	1.8	1.8
Hospitals	1.5	1.5
Public administration	2.8	2.8

See footnotes at end of table.

**Table 26. Standard errors for long-term disability plans:
Employee contribution requirement, civilian workers,¹
National Compensation Survey, March 2009—Continued**

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.8	0.8
1 to 49 workers	1.0	1.0
50 to 99 workers	1.5	1.5
100 workers or more	0.7	0.7
100 to 499 workers	0.9	0.9
500 workers or more	1.0	1.0
Geographic areas		
New England	0.6	0.6
Middle Atlantic	1.2	1.2
East North Central	1.3	1.3
West North Central	1.0	1.0
South Atlantic	1.1	1.1
East South Central	2.2	2.2
West South Central	1.2	1.2
Mountain	5.5	5.5
Pacific	1.8	1.8

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 27. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	0.6	0.6	0.1	0.1
Worker characteristics				
Management, professional, and related	0.8	0.8	(²)	0.2
Management, business, and financial	0.8	0.8	0.3	0.1
Professional and related	0.9	0.9	(²)	0.2
Teachers	1.5	1.3	0.5	0.7
Primary, secondary, and special education school teachers	1.3	—	—	1.0
Registered nurses	1.5	1.5	—	—
Service	1.1	1.1	(²)	—
Protective service	1.9	1.9	—	—
Sales and office	0.6	0.6	(²)	(²)
Sales and related	1.0	0.9	—	—
Office and administrative support	0.7	0.7	(²)	(²)
Natural resources, construction, and maintenance	1.4	1.3	0.4	0.4
Construction, extraction, farming, fishing, and forestry	2.9	2.9	0.7	0.6
Installation, maintenance, and repair	1.3	1.1	0.7	0.4
Production, transportation, and material moving	1.2	0.8	0.7	0.7
Production	1.8	1.3	1.1	0.8
Transportation and material moving	1.3	0.8	0.5	1.3
Full time	0.6	0.6	0.1	0.1
Part time	1.8	1.6	0.5	—
Union	1.6	1.5	0.7	0.7
Nonunion	0.5	0.5	(²)	(²)
Wage percentiles:³				
Lowest 10 percent	2.0	—	—	—
Lowest 25 percent	0.9	0.7	0.3	—
Second 25 percent	0.7	0.6	0.1	(²)
Third 25 percent	1.0	0.9	0.2	0.2
Highest 25 percent	0.7	0.6	0.2	0.3
Highest 10 percent	0.9	0.9	0.2	0.3
Establishment characteristics				
Goods-producing industries	1.0	0.8	0.6	0.4
Service-providing industries	0.6	0.6	(²)	0.1
Education and health services	1.6	1.6	(²)	0.3
Educational services	2.2	2.2	0.3	—
Elementary and secondary schools	1.1	0.5	—	—
Junior colleges, colleges, and universities	5.4	—	(²)	—
Health care and social assistance	1.4	1.4	—	—
Hospitals	2.1	2.1	—	—
Public administration	2.1	2.1	—	—

See footnotes at end of table.

Table 27. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
1 to 99 workers	0.5	0.5	0.2	(²)
1 to 49 workers	0.8	0.7	0.2	—
50 to 99 workers	1.1	0.9	0.3	—
100 workers or more	0.8	0.8	0.2	0.2
100 to 499 workers	0.9	0.9	0.2	0.2
500 workers or more	1.3	1.2	0.3	0.3
Geographic areas				
New England	1.5	1.2	—	0.3
Middle Atlantic	0.3	0.2	0.3	—
East North Central	1.3	1.2	0.5	0.3
West North Central	4.7	—	0.6	—
South Atlantic	0.7	0.6	(²)	(²)
East South Central	3.0	2.5	—	—
West South Central	1.4	1.7	—	0.4
Mountain	1.1	1.1	—	—
Pacific	1.1	1.2	0.3	0.7

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

**Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, civilian workers,¹
National Compensation Survey, March 2009**

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.6	1.5	0.6	0.5	0.3	0.2	0.0
Worker characteristics							
Management, professional, and related	1.1	1.4	0.8	0.7	0.4	0.2	0.0
Management, business, and financial	1.4	1.8	0.9	0.6	0.4	0.2	0.0
Professional and related	1.3	1.7	1.0	1.0	0.5	0.2	0.0
Teachers	1.9	2.6	2.3	1.7	1.9	0.6	0.0
Primary, secondary, and special education school teachers	2.5	3.2	3.1	2.0	2.0	0.7	0.4
Registered nurses	3.8	4.0	1.8	1.4	—	0.5	0.0
Service	8.5	6.5	1.6	1.1	1.0	1.1	0.0
Protective service	4.5	5.0	3.1	—	—	0.6	0.0
Sales and office	1.1	1.2	0.9	0.6	0.3	0.2	0.0
Sales and related	3.2	2.9	1.7	1.3	0.3	0.4	0.0
Office and administrative support	1.0	1.4	0.9	0.6	0.3	0.2	0.0
Natural resources, construction, and maintenance	3.3	3.2	1.2	1.4	0.2	0.4	0.0
Construction, extraction, farming, fishing, and forestry	4.8	5.4	1.9	2.9	—	0.6	0.0
Installation, maintenance, and repair	4.2	3.7	1.3	1.3	0.4	0.5	0.0
Production, transportation, and material moving ...	1.6	2.1	1.2	0.7	0.8	0.3	0.0
Production	2.0	3.1	1.9	—	—	0.3	0.0
Transportation and material moving	2.3	2.3	0.9	1.0	0.9	0.5	0.0
Full time	1.7	1.5	0.6	0.5	0.2	0.2	0.0
Part time	3.6	5.2	2.1	1.2	1.0	0.5	0.0
Union	2.8	2.4	1.2	1.6	1.1	0.5	0.0
Nonunion	1.6	1.5	0.7	0.5	0.2	0.2	0.0
Wage percentiles:²							
Lowest 25 percent	—	7.3	1.6	1.5	1.0	1.1	0.0
Second 25 percent	2.3	2.2	0.9	0.9	0.2	0.3	0.0
Third 25 percent	1.2	1.4	0.8	0.6	0.3	0.2	0.0
Highest 25 percent	1.4	1.3	0.8	0.7	0.4	0.2	0.0
Highest 10 percent	1.6	1.7	1.1	0.8	0.5	0.3	0.0
Establishment characteristics							
Goods-producing industries	1.6	1.9	1.1	0.7	0.5	0.2	0.0
Service-providing industries	1.9	1.7	0.7	0.6	0.3	0.2	0.0
Education and health services	1.7	2.0	1.2	1.1	0.6	0.3	0.0
Educational services	1.8	2.1	2.0	1.5	1.3	0.4	0.0
Elementary and secondary schools	2.5	2.6	2.9	1.9	1.7	0.6	2.1
Junior colleges, colleges, and universities	1.7	2.5	1.3	2.0	1.5	0.3	0.0
Health care and social assistance	2.9	3.1	1.1	1.6	—	0.4	0.0
Hospitals	2.9	2.9	0.8	0.6	—	0.4	0.0
Public administration	3.0	3.5	3.1	—	—	0.5	0.0

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, civilian workers,¹
National Compensation Survey, March 2009—Continued**

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	2.0	2.2	1.0	0.8	0.4	0.3	0.0
1 to 49 workers	2.9	2.9	1.4	1.3	0.3	0.4	0.0
50 to 99 workers	1.9	2.5	1.3	1.4	0.9	0.4	0.0
100 workers or more	2.1	1.8	0.7	0.6	0.3	0.3	0.0
100 to 499 workers	1.2	1.7	1.0	1.1	0.5	0.2	0.0
500 workers or more	3.2	2.6	1.1	0.7	0.4	0.4	0.0
Geographic areas							
New England	2.2	2.9	1.6	1.5	0.6	0.3	0.0
Middle Atlantic	1.4	1.9	1.0	0.6	0.6	0.2	0.0
East North Central	2.4	2.2	1.1	0.6	0.8	0.4	0.0
West North Central	2.3	3.4	2.3	2.0	1.5	0.4	0.0
South Atlantic	2.8	3.4	1.9	0.5	0.1	0.3	0.0
East South Central	—	13.7	1.3	—	—	1.7	1.6
West South Central	2.8	3.7	1.3	2.4	0.8	0.5	0.0
Mountain	3.0	4.9	2.6	—	—	0.6	0.0
Pacific	2.8	2.3	1.5	1.1	0.8	0.4	0.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

**Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹
National Compensation Survey, March 2009**

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.9	\$0.00	\$0.00	\$547.46	\$0.00	\$0.00	0.9
Worker characteristics							
Management, professional, and related	1.1	663.50	0.00	78.10	0.00	0.00	1.1
Management, business, and financial	1.4	435.62	846.50	0.00	326.73	1,616.33	1.4
Professional and related	1.3	232.83	0.00	485.88	0.00	0.00	1.3
Teachers	2.5	640.26	0.00	0.00	707.25	0.00	2.5
Primary, secondary, and special education school teachers	3.3	725.46	701.78	234.31	554.93	820.73	3.3
Registered nurses	2.6	906.63	0.00	1,128.65	206.64	0.00	2.6
Service	3.6	332.12	0.00	1,701.18	0.00	3,980.16	3.6
Protective service	4.6	806.88	971.79	1,316.21	1,923.75	4,400.85	4.6
Sales and office	1.1	0.00	0.00	111.25	0.00	0.00	1.1
Sales and related	1.6	424.41	0.00	704.18	0.00	4,310.48	1.6
Office and administrative support	1.3	0.00	0.00	265.24	0.00	0.00	1.3
Natural resources, construction, and maintenance	2.6	443.30	0.00	91.07	927.06	2,118.87	2.6
Construction, extraction, farming, fishing, and forestry	3.6	357.11	1,342.63	826.56	1,385.34	3,579.96	3.6
Installation, maintenance, and repair	3.6	97.35	0.00	0.00	0.00	2,826.84	3.6
Production, transportation, and material moving ...	1.9	92.12	0.00	480.06	0.00	1,043.93	1.9
Production	2.5	587.35	0.00	720.07	0.00	954.10	2.5
Transportation and material moving	2.4	196.33	156.20	1,121.42	1,687.19	0.00	2.4
Full time	0.9	0.00	0.00	731.57	0.00	0.00	0.9
Part time	2.6	0.00	1,752.43	1,081.68	0.00	518.07	2.6
Union	2.1	249.37	95.66	0.00	781.02	0.00	2.1
Nonunion	0.9	152.68	0.00	111.64	0.00	0.00	0.9
Establishment characteristics							
Goods-producing industries	2.5	532.91	0.00	467.57	593.03	0.00	2.5
Service-providing industries	1.0	0.00	0.00	558.49	0.00	0.00	1.0
Education and health services	1.6	206.64	110.45	856.00	835.55	1,834.79	1.6
Educational services	2.4	779.33	0.00	0.00	156.20	0.00	2.4
Elementary and secondary schools	3.3	525.38	727.40	275.47	39.05	665.47	3.3
Junior colleges, colleges, and universities	2.2	778.93	0.00	246.98	0.00	1,498.75	2.2
Health care and social assistance	2.3	340.44	0.00	156.20	0.00	2,437.50	2.3
Hospitals	2.3	292.23	0.00	650.40	0.00	0.00	2.3
Public administration	3.4	1,211.70	388.65	0.00	0.00	796.49	3.4
1 to 99 workers	1.2	0.00	0.00	0.00	0.00	924.50	1.2
1 to 49 workers	1.8	0.00	0.00	0.00	0.00	0.00	1.8
50 to 99 workers	2.1	0.00	0.00	0.00	0.00	586.17	2.1
100 workers or more	1.2	31.24	0.00	408.03	0.00	0.00	1.2
100 to 499 workers	1.4	287.56	0.00	949.98	0.00	0.00	1.4
500 workers or more	1.8	140.76	0.00	2,505.45	1,103.91	881.83	1.8

See footnotes at end of table.

**Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹
National Compensation Survey, March 2009—Continued**

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
New England	3.1	\$821.48	\$0.00	\$555.38	\$0.00	\$0.00	3.1
Middle Atlantic	2.1	0.00	0.00	568.59	135.28	0.00	2.1
East North Central	2.2	497.18	0.00	222.13	0.00	0.00	2.2
West North Central	3.6	670.26	0.00	0.00	0.00	552.27	3.6
South Atlantic	2.0	584.10	1,127.17	664.01	0.00	0.00	2.0
West South Central	2.2	0.00	0.00	1,105.92	0.00	0.00	2.2
Mountain	4.3	1,365.09	78.10	1,454.40	0.00	2,209.07	4.3
Pacific	1.5	537.47	0.00	390.51	1,059.43	861.54	1.5

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th

percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.8	0.2	0.8	0.8	0.3	0.7	0.7	0.3
Worker characteristics									
Management, professional, and related	1.0	1.0	0.3	1.2	1.2	0.4	0.9	1.0	0.4
Management, business, and financial	1.0	1.0	0.2	1.8	1.8	0.5	1.3	1.3	0.5
Professional and related	1.3	1.3	0.4	1.4	1.4	0.5	1.3	1.3	0.5
Service	2.3	2.3	1.2	2.0	1.8	1.5	1.8	1.8	1.8
Protective service	5.5	5.5	2.4	5.2	4.9	2.7	3.0	3.0	2.6
Sales and office	0.8	0.8	0.3	0.9	0.8	0.3	0.8	0.8	0.4
Sales and related	1.1	1.1	0.7	1.3	1.3	0.7	1.0	0.9	1.0
Office and administrative support	1.2	1.2	0.4	1.0	1.0	0.3	1.1	1.1	0.3
Natural resources, construction, and maintenance	1.5	1.5	0.6	1.4	1.4	0.6	1.4	1.4	0.8
Construction, extraction, farming, fishing, and forestry	2.0	2.0	1.1	1.9	1.8	1.0	1.2	1.2	0.7
Installation, maintenance, and repair	2.0	2.0	0.8	1.9	1.8	0.6	2.4	2.4	1.0
Production, transportation, and material moving ...	1.2	1.2	0.3	1.2	1.2	0.4	1.0	1.0	0.5
Production	1.5	1.5	0.4	1.8	1.8	0.5	1.6	1.5	0.6
Transportation and material moving	1.7	1.6	0.6	1.4	1.4	0.6	1.1	1.1	0.9
Full time	0.6	0.7	0.2	0.8	0.8	0.3	0.8	0.8	0.3
Part time	0.7	0.7	1.0	1.5	1.4	0.8	0.7	0.7	1.5
Union	1.4	1.5	0.5	1.8	1.8	0.4	1.6	1.6	0.7
Nonunion	0.8	0.8	0.2	0.8	0.7	0.3	0.7	0.7	0.3
Wage percentiles:²									
Lowest 10 percent	3.0	2.9	3.2	2.8	2.3	3.3	—	—	—
Lowest 25 percent	1.5	1.5	1.1	1.4	1.2	1.3	1.3	1.3	2.0
Second 25 percent	1.2	1.2	0.4	1.1	1.1	0.4	1.0	1.0	0.5
Third 25 percent	0.8	0.8	0.2	0.9	0.9	0.2	1.0	1.0	0.3
Highest 25 percent	0.9	0.9	0.2	1.1	1.1	0.3	0.8	0.8	0.4
Highest 10 percent	1.3	1.3	0.4	1.7	1.7	0.5	1.4	1.4	0.6
Establishment characteristics									
Goods-producing industries	0.9	0.9	0.3	1.3	1.2	0.3	1.3	1.2	0.5
Construction	1.8	1.7	1.0	1.6	1.6	0.9	1.2	1.1	1.9
Manufacturing	1.1	1.1	0.3	1.8	1.8	0.3	1.8	1.8	0.5
Service-providing industries	0.9	0.9	0.3	0.9	0.8	0.4	0.7	0.7	0.3
Trade, transportation, and utilities	1.0	1.0	0.4	0.8	0.8	0.4	0.8	0.7	0.7
Wholesale trade	2.7	2.7	0.5	2.6	2.6	0.7	2.3	2.2	0.9
Retail trade	1.2	1.2	0.7	1.2	1.1	0.7	0.9	0.8	1.4
Transportation and warehousing	2.6	2.6	0.4	2.7	2.7	1.0	2.6	2.6	1.3
Utilities	2.2	2.3	1.1	6.3	6.3	0.0	2.9	2.8	0.4

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.9	2.8	0.4	3.5	3.5	0.6	3.5	3.5	0.6
Financial activities	1.5	1.5	0.4	1.2	1.2	0.5	1.6	1.6	0.6
Finance and insurance	1.0	1.0	0.2	1.2	1.2	0.3	1.3	1.3	0.6
Credit intermediation and related activities	1.0	1.0	0.2	1.6	1.6	0.4	1.5	1.4	0.7
Insurance carriers and related activities	2.0	2.0	0.3	2.5	2.5	0.5	2.4	2.5	1.2
Real estate and rental and leasing	4.2	4.2	2.2	4.7	4.6	2.7	3.9	3.8	2.8
Professional and business services	1.9	1.9	0.6	2.2	2.1	0.8	2.0	2.0	0.8
Professional and technical services	2.6	2.5	0.4	3.6	3.5	1.3	2.7	2.7	1.1
Administrative and waste services	2.9	2.8	1.4	2.6	2.6	1.0	2.6	2.5	1.0
Education and health services	1.5	1.5	0.8	1.6	1.5	0.4	1.6	1.5	0.6
Educational services	2.7	2.7	0.3	2.9	2.9	0.3	3.0	2.8	0.5
Junior colleges, colleges, and universities	1.2	1.3	0.3	2.9	2.9	0.6	1.4	1.5	0.6
Health care and social assistance	1.6	1.6	0.9	1.8	1.7	0.5	1.8	1.7	0.7
Leisure and hospitality	5.6	5.5	2.7	4.2	3.7	2.5	—	—	—
Accommodation and food services	5.8	5.7	3.1	5.0	4.4	2.8	—	—	—
Other services	2.9	2.9	1.9	3.6	3.5	1.6	4.3	4.4	2.0
1 to 99 workers	0.9	0.9	0.4	0.9	0.9	0.5	0.8	0.8	0.5
1 to 49 workers	1.0	1.0	0.6	0.8	0.7	0.7	0.9	0.8	0.5
50 to 99 workers	1.7	1.7	0.5	2.2	2.1	1.0	2.2	2.1	1.2
100 workers or more	0.8	0.8	0.3	1.1	1.1	0.3	1.0	1.0	0.4
100 to 499 workers	1.1	1.1	0.5	1.6	1.5	0.4	1.3	1.2	0.5
500 workers or more	1.0	0.9	0.2	1.3	1.2	0.6	1.3	1.3	0.5
Geographic areas									
New England	1.6	1.5	0.5	2.0	2.1	1.5	2.1	2.1	0.7
Middle Atlantic	1.5	1.5	0.3	3.1	3.0	0.0	1.7	1.7	0.5
East North Central	1.3	1.3	0.4	1.2	1.3	0.8	1.6	1.5	0.8
West North Central	1.9	2.1	0.8	2.4	2.4	1.0	3.3	3.2	0.9
South Atlantic	1.5	1.5	0.4	2.1	2.0	0.9	1.5	1.5	0.9
East South Central	7.9	7.7	0.6	5.9	5.2	1.5	5.8	6.0	1.2
West South Central	1.7	1.6	1.1	1.7	1.7	1.4	1.8	1.8	0.6
Mountain	2.4	3.3	2.1	2.7	2.5	1.0	2.8	2.5	1.1
Pacific	1.9	1.8	0.5	1.7	1.6	0.7	1.2	1.1	0.8

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009

Characteristics	Employee contribution not required	Employee contribution required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.4	0.4
Management, business, and financial	0.5	0.5
Professional and related	0.5	0.5
Service	1.6	1.6
Sales and office	0.6	0.6
Sales and related	0.8	0.8
Office and administrative support	0.6	0.6
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.9	1.9
Installation, maintenance, and repair	1.0	1.0
Production, transportation, and material moving ...	0.6	0.6
Production	0.9	0.9
Transportation and material moving	0.7	0.7
Full time	0.4	0.4
Part time	0.7	0.7
Union	0.8	0.8
Nonunion	0.4	0.4
Wage percentiles: ¹		
Lowest 25 percent	1.4	1.4
Second 25 percent	0.4	0.4
Third 25 percent	0.4	0.4
Highest 25 percent	0.4	0.4
Highest 10 percent	0.5	0.5
Establishment characteristics		
Goods-producing industries	0.7	0.7
Construction	1.8	1.8
Manufacturing	0.7	0.7
Service-providing industries	0.5	0.5
Trade, transportation, and utilities	0.5	0.5
Wholesale trade	1.2	1.2
Retail trade	0.8	0.8
Transportation and warehousing	0.6	0.6
Utilities	1.9	1.9

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution not required	Employee contribution required
Information	1.0	1.0
Financial activities	0.7	0.7
Finance and insurance	0.6	0.6
Credit intermediation and related activities	0.8	0.8
Insurance carriers and related activities	1.2	1.2
Professional and business services	1.0	1.0
Professional and technical services	0.8	0.8
Administrative and waste services	2.8	2.8
Education and health services	0.7	0.7
Educational services	1.2	1.2
Junior colleges, colleges, and universities	0.6	0.6
Health care and social assistance	0.8	0.8
Other services	1.4	1.4
1 to 99 workers	0.6	0.6
1 to 49 workers	0.7	0.7
50 to 99 workers	0.9	0.9
100 workers or more	0.5	0.5
100 to 499 workers	0.6	0.6
500 workers or more	1.1	1.1
Geographic areas		
New England	1.6	1.6
Middle Atlantic	0.2	0.2
East North Central	0.7	0.7
West North Central	0.7	0.7
South Atlantic	0.8	0.8
East South Central	2.4	2.4
West South Central	0.8	0.8
Mountain	2.4	2.4
Pacific	0.7	0.7

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	0.8	0.2	0.8	0.3	0.1
Worker characteristics					
Management, professional, and related	1.2	0.5	1.2	0.1	0.2
Management, business, and financial	1.3	0.7	1.3	0.2	0.3
Professional and related	1.5	0.6	1.6	0.2	0.2
Service	3.1	0.3	3.5	1.0	(¹)
Protective service	6.0	—	6.2	—	—
Sales and office	1.0	0.3	1.0	0.3	0.2
Sales and related	1.5	0.3	1.7	0.3	0.3
Office and administrative support	1.2	0.4	1.2	0.3	0.2
Natural resources, construction, and maintenance	2.0	0.3	2.0	0.6	—
Construction, extraction, farming, fishing, and forestry	2.0	0.6	1.8	0.9	—
Installation, maintenance, and repair	2.5	0.3	2.6	0.9	0.2
Production, transportation, and material moving ...	1.5	0.3	1.5	0.6	0.3
Production	2.1	0.2	2.1	0.7	0.5
Transportation and material moving	1.8	—	2.2	0.8	—
Full time	0.8	0.3	0.8	0.3	0.1
Part time	2.3	0.3	2.4	0.5	0.8
Union	1.9	0.5	1.9	0.7	0.3
Nonunion	0.8	0.3	0.9	0.3	0.1
Wage percentiles: ²					
Lowest 10 percent	6.9	—	8.4	2.3	—
Lowest 25 percent	2.4	0.2	2.9	0.9	—
Second 25 percent	1.3	0.3	1.3	0.3	0.1
Third 25 percent	1.1	0.2	1.1	0.3	0.2
Highest 25 percent	1.0	0.5	1.0	0.3	0.3
Highest 10 percent	1.6	0.8	1.7	0.2	0.4
Establishment characteristics					
Goods-producing industries	1.4	0.4	1.4	0.5	0.3
Construction	1.8	—	1.9	0.6	—
Manufacturing	1.7	0.4	1.8	0.6	0.3
Service-providing industries	0.8	0.3	0.9	0.3	0.2
Trade, transportation, and utilities	1.3	0.4	1.4	0.4	0.3
Wholesale trade	2.3	0.8	2.3	0.8	—
Retail trade	1.7	0.3	1.7	0.3	0.3
Transportation and warehousing	2.8	—	3.3	—	1.1
Utilities	3.3	1.0	2.8	—	—

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
Information	2.1	0.9	1.7	—	—
Financial activities	1.2	0.6	1.1	0.2	0.3
Finance and insurance	1.1	0.5	1.0	0.2	0.3
Credit intermediation and related activities	1.2	0.8	1.0	—	0.5
Insurance carriers and related activities	2.4	0.8	2.0	0.4	0.4
Real estate and rental and leasing	5.4	—	5.1	—	—
Professional and business services	2.8	0.8	2.9	—	—
Professional and technical services	4.0	0.6	4.2	—	—
Administrative and waste services	5.3	—	5.4	—	—
Education and health services	1.8	0.9	1.6	0.8	0.3
Educational services	3.2	2.9	2.6	1.1	0.2
Junior colleges, colleges, and universities	3.8	—	2.6	0.4	0.2
Health care and social assistance	2.1	0.9	1.9	0.9	0.3
Leisure and hospitality	6.1	—	7.3	2.3	—
Accommodation and food services	5.8	—	7.0	2.6	—
Other services	4.8	—	4.8	—	—
1 to 99 workers	1.5	0.3	1.5	0.3	0.2
1 to 49 workers	1.8	0.3	1.8	0.4	0.2
50 to 99 workers	2.0	—	2.1	0.6	—
100 workers or more	0.9	0.4	1.0	0.4	0.2
100 to 499 workers	1.5	0.4	1.6	0.5	0.3
500 workers or more	1.3	0.7	1.3	0.6	0.3
Geographic areas					
New England	2.8	1.3	3.6	—	—
Middle Atlantic	2.4	0.7	3.1	0.8	0.5
East North Central	1.3	0.5	1.5	0.6	0.1
West North Central	2.5	0.7	2.2	0.3	0.2
South Atlantic	2.0	0.4	2.0	0.4	0.2
East South Central	5.5	—	6.0	1.8	—
West South Central	2.4	0.7	1.8	0.6	0.6
Mountain	3.1	0.3	3.0	—	—
Pacific	2.0	1.0	1.7	0.7	0.2

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2009

Characteristics	Multiple of earnings amounts ¹					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.1	0.9	0.8	0.9	0.2	0.0	0.0
Worker characteristics							
Management, professional, and related	0.2	1.5	0.9	1.4	0.4	0.0	0.0
Management, business, and financial	0.1	1.9	1.6	1.7	0.6	0.0	0.0
Professional and related	0.4	1.8	0.9	1.7	0.5	0.0	0.0
Service	0.5	2.3	3.0	2.4	0.4	0.0	0.0
Protective service	—	9.5	—	—	—	0.1	—
Sales and office	0.1	1.1	0.8	0.9	0.4	0.0	0.0
Sales and related	0.2	2.1	1.0	1.7	0.7	0.0	0.0
Office and administrative support	0.1	1.4	1.0	1.2	0.4	0.0	0.0
Natural resources, construction, and maintenance	0.5	2.7	1.5	2.5	0.6	0.0	0.0
Construction, extraction, farming, fishing, and forestry	—	7.4	2.4	6.7	—	0.1	—
Installation, maintenance, and repair	0.7	2.7	1.8	2.2	0.8	0.0	0.0
Production, transportation, and material moving ...	0.3	1.8	1.5	1.5	0.5	0.0	0.0
Production	—	2.7	2.1	2.5	0.7	0.0	0.0
Transportation and material moving	0.4	2.5	2.0	1.6	0.4	0.0	0.0
Full time	0.1	0.9	0.8	0.9	0.2	0.0	0.0
Part time	0.3	3.4	2.3	2.7	0.9	0.0	0.0
Union	0.3	2.4	1.6	2.2	0.5	0.0	0.0
Nonunion	0.2	1.0	0.8	1.0	0.3	0.0	0.0
Wage percentiles:²							
Lowest 10 percent	—	7.5	5.1	—	—	0.1	0.0
Lowest 25 percent	—	2.6	2.3	2.4	0.6	0.0	0.0
Second 25 percent	0.2	1.4	1.1	1.2	0.3	0.0	0.0
Third 25 percent	0.3	1.2	1.1	1.2	0.4	0.0	0.0
Highest 25 percent	0.1	1.4	0.8	1.3	0.4	0.0	0.0
Highest 10 percent	0.2	1.7	1.1	1.6	0.4	0.0	0.0
Establishment characteristics							
Goods-producing industries	0.3	2.5	1.5	2.3	0.7	0.0	—
Construction	—	6.2	—	5.7	—	0.1	0.0
Manufacturing	0.3	2.6	1.7	2.3	0.8	0.0	—
Service-providing industries	0.2	1.0	0.9	0.9	0.3	0.0	0.0
Trade, transportation, and utilities	0.2	1.5	1.0	1.3	0.4	0.0	0.0
Wholesale trade	—	3.2	2.5	3.5	1.6	0.0	0.4
Retail trade	—	1.6	1.0	1.3	0.4	0.0	0.0
Transportation and warehousing	0.4	3.8	3.3	2.9	—	0.0	0.0
Utilities	0.5	6.1	1.8	6.7	1.8	0.1	0.3

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Multiple of earnings amounts ¹					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	—	3.9	1.3	3.8	1.6	0.0	0.0
Financial activities	0.3	1.7	0.9	1.6	0.6	0.0	0.0
Finance and insurance	0.4	1.7	0.7	1.7	0.6	0.0	0.0
Credit intermediation and related activities	0.3	2.4	0.9	2.3	0.9	0.0	0.0
Insurance carriers and related activities	0.9	3.4	1.5	2.6	1.3	0.0	0.0
Real estate and rental and leasing	—	8.5	—	7.8	—	0.1	0.0
Professional and business services	—	3.2	1.9	2.8	0.9	0.0	—
Professional and technical services	—	3.9	2.0	3.8	1.3	0.0	—
Administrative and waste services	—	8.1	—	8.5	—	0.1	—
Education and health services	0.5	2.6	2.1	1.9	0.3	0.0	0.0
Educational services	0.9	2.9	2.1	2.2	0.5	0.0	0.0
Junior colleges, colleges, and universities	1.3	2.4	1.4	2.2	0.7	0.0	0.0
Health care and social assistance	0.5	2.9	2.5	2.2	0.3	0.0	0.0
Leisure and hospitality	—	3.9	3.5	1.8	—	0.0	0.0
Accommodation and food services	—	4.5	4.5	2.2	—	0.0	0.0
Other services	2.3	6.2	—	6.4	—	0.1	—
1 to 99 workers	0.2	2.3	1.0	2.0	0.5	0.0	0.0
1 to 49 workers	0.3	2.6	1.4	2.3	0.7	0.0	0.0
50 to 99 workers	0.3	3.7	1.7	3.4	0.7	0.0	0.0
100 workers or more	0.2	1.2	1.1	1.1	0.3	0.0	0.0
100 to 499 workers	—	2.0	1.8	1.1	0.4	0.0	0.0
500 workers or more	0.3	2.0	1.4	1.9	0.4	0.0	0.0
Geographic areas							
New England	0.7	5.0	1.3	4.0	0.3	0.0	0.0
Middle Atlantic	0.7	1.7	3.4	3.5	0.3	0.0	0.0
East North Central	—	2.6	1.5	2.1	0.5	0.0	0.0
West North Central	—	3.6	2.1	3.5	1.2	0.0	0.0
South Atlantic	0.1	2.0	1.9	1.2	0.5	0.0	0.0
East South Central	—	4.0	4.6	5.3	—	0.1	0.0
West South Central	—	2.6	1.5	2.0	0.6	0.0	0.0
Mountain	—	2.5	1.9	2.5	1.1	0.0	0.0
Pacific	0.3	2.5	1.1	2.5	0.9	0.0	0.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2009

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$2,345.68	\$0.00	\$0.00	\$0.00	\$0.00
Worker characteristics					
Management, professional, and related	644.05	0.00	0.00	11,389.05	1,874.46
Management, business, and financial	0.00	1,027.28	0.00	19,019.20	0.00
Professional and related	5,868.09	0.00	0.00	11,210.91	34,115.69
Service	0.00	541.11	0.00	1,361.76	7,514.09
Protective service	0.00	0.00	6,149.80	0.00	4,348.56
Sales and office	2,793.19	0.00	1,241.07	0.00	0.00
Sales and related	0.00	0.00	0.00	7,572.32	2,209.07
Office and administrative support	0.00	639.30	2,623.71	3,306.24	0.00
Natural resources, construction, and maintenance	2,036.66	0.00	0.00	0.00	2,209.07
Construction, extraction, farming, fishing, and forestry	2,407.28	0.00	0.00	0.00	0.00
Installation, maintenance, and repair	0.00	0.00	0.00	0.00	11,523.49
Production, transportation, and material moving ...	2,509.02	0.00	1,829.17	0.00	6,451.85
Production	1,171.54	0.00	1,732.40	0.00	5,917.26
Transportation and material moving	4,256.41	0.00	0.00	0.00	9,748.74
Full time	312.41	0.00	0.00	0.00	0.00
Part time	0.00	0.00	0.00	6,926.07	7,926.54
Union	0.00	441.81	1,675.11	3,811.05	4,292.09
Nonunion	0.00	0.00	0.00	0.00	0.00
Establishment characteristics					
Goods-producing industries	0.00	0.00	1,352.77	0.00	0.00
Construction	3,230.65	0.00	0.00	0.00	4,132.80
Manufacturing	0.00	2,456.20	0.00	557.76	1,530.49
Service-providing industries	1,099.00	0.00	0.00	0.00	0.00
Trade, transportation, and utilities	0.00	0.00	0.00	3,425.84	8,484.10
Wholesale trade	0.00	3,488.48	2,568.19	0.00	13,115.64
Retail trade	0.00	0.00	0.00	0.00	2,776.76
Transportation and warehousing	6,100.00	0.00	0.00	13,797.42	0.00
Utilities	0.00	0.00	14,808.61	20,336.67	0.00
Information	9,001.80	781.02	1,562.05	1,104.54	26,076.64
Financial activities	0.00	0.00	1,913.11	0.00	0.00
Finance and insurance	0.00	0.00	4,205.95	0.00	0.00
Credit intermediation and related activities	1,352.77	6,808.82	16,732.90	0.00	16,308.28
Insurance carriers and related activities	4,678.33	4,586.15	4,058.32	0.00	0.00
Real estate and rental and leasing	0.00	6,345.08	2,209.07	3,313.61	4,132.80

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	\$1,306.90	\$0.00	\$4,486.65	\$16,308.28	\$0.00
Professional and technical services	5,948.11	3,124.10	2,343.07	3,124.10	68,088.18
Administrative and waste services	0.00	1,306.90	0.00	6,581.03	6,487.68
Education and health services	1,528.50	0.00	0.00	0.00	0.00
Educational services	0.00	4,034.20	2,590.37	1,562.05	0.00
Junior colleges, colleges, and universities	7,072.48	0.00	0.00	9,817.33	0.00
Health care and social assistance	1,003.24	0.00	676.39	3,905.12	5,253.81
Leisure and hospitality	541.11	0.00	0.00	6,392.96	9,629.12
Accommodation and food services	765.25	0.00	0.00	7,242.93	12,857.29
Other services	5,632.05	0.00	781.02	22,035.43	0.00
1 to 99 workers	2,596.25	0.00	0.00	0.00	0.00
1 to 49 workers	2,599.77	0.00	0.00	0.00	0.00
50 to 99 workers	3,196.48	0.00	0.00	156.20	10,069.17
100 workers or more	1,427.38	0.00	1,722.24	0.00	0.00
100 to 499 workers	2,755.81	0.00	3,314.53	0.00	0.00
500 workers or more	0.00	0.00	3,131.90	4,195.06	0.00
Geographic areas					
New England	3,771.63	2,479.68	0.00	0.00	0.00
Middle Atlantic	4,422.97	0.00	1,104.54	1,640.15	0.00
East North Central	3,800.63	0.00	0.00	0.00	11,469.11
West North Central	7,072.48	0.00	6,226.81	5,393.03	0.00
South Atlantic	5,641.79	0.00	0.00	2,164.44	0.00
East South Central	0.00	0.00	0.00	962.91	20,944.87
West South Central	0.00	0.00	0.00	0.00	8,519.98
Mountain	390.51	0.00	4,058.32	0.00	10,680.36
Pacific	0.00	0.00	0.00	0.00	0.00

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 21. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2009

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	1.3	1.0	1.2	0.2
Worker characteristics				
Management, professional, and related	1.8	1.6	1.5	0.5
Management, business, and financial	2.5	2.1	1.7	0.6
Professional and related	1.8	2.0	1.6	0.4
Service	4.9	3.1	4.9	0.3
Protective service	5.5	11.2	10.4	—
Sales and office	1.5	1.4	1.1	0.2
Sales and related	2.6	2.0	1.8	0.5
Office and administrative support	1.7	1.6	1.2	0.3
Natural resources, construction, and maintenance	2.2	2.4	1.5	1.3
Construction, extraction, farming, fishing, and forestry	2.7	4.6	3.3	2.6
Installation, maintenance, and repair	2.7	2.4	1.5	0.8
Production, transportation, and material moving ...	1.7	1.7	1.0	0.5
Production	2.2	2.2	1.0	0.7
Transportation and material moving	2.3	2.4	2.0	0.8
Full time	1.1	1.0	0.6	0.3
Part time	5.5	2.9	7.2	0.4
Union	2.3	2.1	2.9	1.1
Nonunion	1.2	1.0	0.9	0.2
Wage percentiles:²				
Lowest 10 percent	9.7	5.2	10.1	—
Lowest 25 percent	4.5	3.2	4.4	0.4
Second 25 percent	1.6	1.5	0.8	0.3
Third 25 percent	1.5	1.2	1.3	0.4
Highest 25 percent	1.7	1.6	1.0	0.5
Highest 10 percent	2.1	2.2	1.4	0.8
Establishment characteristics				
Goods-producing industries	1.9	1.8	1.1	0.6
Construction	2.5	4.0	3.9	2.6
Manufacturing	2.0	1.9	0.8	0.5
Service-providing industries	1.5	1.2	1.5	0.3
Trade, transportation, and utilities	1.5	1.4	1.0	0.5
Wholesale trade	3.2	3.2	1.7	—
Retail trade	2.2	1.9	2.0	0.6
Transportation and warehousing	3.2	4.1	—	—
Utilities	5.1	3.3	—	—

See footnotes at end of table.

Table 21. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	3.5	3.0	2.0	—
Financial activities	2.1	2.3	0.8	—
Finance and insurance	2.1	2.2	0.6	—
Credit intermediation and related activities	1.9	1.8	0.7	—
Insurance carriers and related activities	4.2	4.5	1.5	—
Real estate and rental and leasing	5.8	7.2	—	—
Professional and business services	3.1	3.5	2.4	0.8
Professional and technical services	3.9	4.9	4.5	—
Administrative and waste services	6.5	5.8	3.5	—
Education and health services	2.2	2.3	1.1	0.9
Educational services	3.2	5.1	3.2	—
Junior colleges, colleges, and universities	3.4	3.0	1.0	—
Health care and social assistance	2.4	2.6	1.6	1.1
Leisure and hospitality	—	5.8	—	—
Accommodation and food services	—	5.7	—	—
Other services	4.0	7.3	8.2	—
1 to 99 workers	1.3	2.0	2.1	0.3
1 to 49 workers	1.5	2.1	2.0	0.4
50 to 99 workers	2.2	3.0	3.0	0.4
100 workers or more	1.4	1.3	0.6	0.4
100 to 499 workers	1.7	1.7	0.9	0.5
500 workers or more	1.9	1.8	0.9	0.5
Geographic areas				
New England	3.8	3.8	—	—
Middle Atlantic	1.9	1.2	2.7	0.2
East North Central	2.2	2.3	—	0.8
West North Central	3.0	1.8	—	1.8
South Atlantic	2.3	2.4	—	0.5
East South Central	10.1	9.7	—	—
West South Central	2.6	2.4	—	0.7
Mountain	4.1	3.9	—	—
Pacific	4.1	4.1	2.3	0.5

¹ Employer assumes all risks and expenses of providing the benefit.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

**Table 22. Standard errors for short-term disability plans:
Employee contribution requirement, private industry
workers, National Compensation Survey, March 2009**

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.2	1.2
Worker characteristics		
Management, professional, and related	0.8	0.8
Management, business, and financial	1.0	1.0
Professional and related	1.0	1.0
Service	4.4	4.4
Sales and office	1.3	1.3
Sales and related	1.7	1.7
Office and administrative support	1.4	1.4
Natural resources, construction, and maintenance	2.7	2.7
Construction, extraction, farming, fishing, and forestry	2.5	2.5
Installation, maintenance, and repair	3.7	3.7
Production, transportation, and material moving ...	1.3	1.3
Production	1.4	1.4
Transportation and material moving	2.2	2.2
Full time	1.1	1.1
Part time	6.0	6.0
Union	2.3	2.3
Nonunion	1.1	1.1
Wage percentiles: ¹		
Lowest 10 percent	7.6	7.6
Lowest 25 percent	4.0	4.0
Second 25 percent	1.3	1.3
Third 25 percent	0.9	0.9
Highest 25 percent	0.9	0.9
Highest 10 percent	0.8	0.8
Establishment characteristics		
Goods-producing industries	1.1	1.1
Construction	3.2	3.2
Manufacturing	1.2	1.2
Service-providing industries	1.5	1.5
Trade, transportation, and utilities	1.3	1.3
Wholesale trade	1.7	1.7
Retail trade	2.7	2.7
Transportation and warehousing	2.9	2.9
Utilities	2.9	2.9

See footnotes at end of table.

**Table 22. Standard errors for short-term disability plans:
Employee contribution requirement, private industry
workers, National Compensation Survey, March
2009—Continued**

Characteristics	Employee contribution required	Employee contribution not required
Information	2.1	2.1
Financial activities	1.2	1.2
Finance and insurance	1.4	1.4
Credit intermediation and related activities	0.7	0.7
Insurance carriers and related activities	1.3	1.3
Professional and business services	2.2	2.2
Professional and technical services	3.1	3.1
Administrative and waste services	4.4	4.4
Education and health services	1.6	1.6
Educational services	4.3	4.3
Junior colleges, colleges, and universities	1.7	1.7
Health care and social assistance	2.1	2.1
Leisure and hospitality	8.8	8.8
Accommodation and food services	8.7	8.7
Other services	6.6	6.6
1 to 99 workers	2.5	2.5
1 to 49 workers	3.0	3.0
50 to 99 workers	2.1	2.1
100 workers or more	1.5	1.5
100 to 499 workers	1.2	1.2
500 workers or more	3.0	3.0
Geographic areas		
New England	2.3	2.3
Middle Atlantic	2.0	2.0
East North Central	1.1	1.1
West North Central	1.9	1.9
South Atlantic	1.0	1.0
West South Central	1.8	1.8
Mountain	0.9	0.9
Pacific	1.8	1.8

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
All workers	0.4	0.2	0.9	0.7	0.4
Worker characteristics					
Management, professional, and related	0.2	0.1	1.4	1.2	0.5
Management, business, and financial	0.4	0.2	1.6	1.5	0.4
Professional and related	0.3	0.2	1.6	1.5	0.6
Service	0.9	0.4	2.2	1.2	0.9
Protective service	—	0.8	3.0	2.3	—
Sales and office	0.3	0.1	1.2	1.1	0.6
Sales and related	0.8	0.3	2.3	2.3	0.6
Office and administrative support	0.3	0.2	1.4	1.1	0.7
Natural resources, construction, and maintenance	1.8	0.8	2.3	1.5	0.7
Construction, extraction, farming, fishing, and forestry	3.2	1.6	3.4	1.2	0.6
Installation, maintenance, and repair	1.7	0.9	2.8	2.4	1.1
Production, transportation, and material moving ...	1.0	0.6	1.3	0.8	0.3
Production	1.3	0.8	1.7	1.1	0.4
Transportation and material moving	1.4	0.7	2.0	1.1	—
Full time	0.4	0.2	1.0	0.7	0.4
Part time	0.6	0.3	2.7	2.0	0.9
Union	1.7	0.8	2.7	1.5	0.7
Nonunion	0.4	0.2	1.0	0.7	0.4
Wage percentiles:¹					
Lowest 10 percent	1.1	—	2.5	1.7	—
Lowest 25 percent	1.1	0.4	2.2	1.9	0.4
Second 25 percent	0.8	0.3	1.2	0.9	0.7
Third 25 percent	0.6	0.3	1.0	0.7	0.4
Highest 25 percent	0.4	0.3	1.4	1.2	0.4
Highest 10 percent	0.5	0.2	1.6	1.5	0.5
Establishment characteristics					
Goods-producing industries	1.1	0.6	1.4	1.1	0.3
Construction	3.6	1.3	3.9	1.3	0.5
Manufacturing	1.2	0.7	1.7	1.2	0.4
Service-providing industries	0.3	0.1	1.1	0.9	0.5
Trade, transportation, and utilities	0.8	0.5	1.4	1.2	0.5
Wholesale trade	1.2	1.2	2.8	2.6	0.9
Retail trade	1.1	0.4	2.1	2.0	0.7
Transportation and warehousing	2.9	—	3.9	2.4	—
Utilities	2.0	—	8.5	5.2	—

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
Information	—	—	3.7	3.7	1.8
Financial activities	0.4	(²)	2.4	2.2	(²)
Finance and insurance	0.3	(²)	2.2	2.1	(²)
Credit intermediation and related activities	0.4	—	2.5	2.5	—
Insurance carriers and related activities	0.4	—	3.3	3.3	—
Real estate and rental and leasing	—	—	5.1	4.7	—
Professional and business services	—	(²)	2.0	1.8	—
Professional and technical services	—	—	2.9	2.8	—
Administrative and waste services	—	—	3.3	2.5	—
Education and health services	0.4	0.2	2.3	1.9	1.9
Educational services	0.8	—	3.9	3.9	—
Junior colleges, colleges, and universities	0.9	—	5.0	5.2	—
Health care and social assistance	0.4	0.2	2.5	2.1	2.2
Leisure and hospitality	2.3	—	4.6	—	—
Accommodation and food services	2.7	—	4.2	—	—
Other services	—	—	4.1	—	—
1 to 99 workers	0.7	0.3	1.1	0.9	0.3
1 to 49 workers	0.8	0.4	1.5	1.2	0.3
50 to 99 workers	1.4	0.4	2.0	1.4	0.7
100 workers or more	0.6	0.2	1.4	1.1	0.5
100 to 499 workers	0.8	0.3	1.4	1.3	0.5
500 workers or more	0.7	0.4	2.4	1.7	0.9
Geographic areas					
New England	1.1	0.5	2.9	2.5	0.4
Middle Atlantic	0.5	0.1	0.8	0.4	0.4
East North Central	1.1	0.5	1.7	1.5	0.5
West North Central	1.4	0.9	1.9	2.1	1.1
South Atlantic	0.8	0.6	2.5	2.4	0.6
East South Central	—	1.5	7.0	2.8	—
West South Central	1.6	—	2.9	2.4	—
Mountain	1.8	—	3.5	4.0	—
Pacific	0.6	0.5	3.2	2.6	2.1

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

² Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 24. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2009

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	0.0	1.2	0.0	0.0	0.0	0.6
Worker characteristics							
Management, professional, and related	1.2	0.2	1.9	0.0	0.0	0.0	1.2
Management, business, and financial	1.4	0.0	3.1	0.0	0.0	0.0	1.4
Professional and related	1.3	1.5	1.4	0.0	0.0	0.0	1.3
Service	0.9	0.0	0.6	0.0	0.0	0.0	0.9
Protective service	2.3	0.0	7.1	0.4	0.0	0.0	2.3
Sales and office	0.8	0.0	0.2	0.0	0.0	0.0	0.8
Sales and related	1.4	0.7	1.1	0.0	0.0	0.0	1.4
Office and administrative support	0.8	0.0	3.0	0.0	0.0	0.0	0.8
Natural resources, construction, and maintenance	1.5	0.0	0.0	0.0	0.0	6.3	1.5
Construction, extraction, farming, fishing, and forestry	1.3	0.0	0.0	0.0	0.0	10.8	1.3
Installation, maintenance, and repair	2.2	0.0	0.0	0.0	0.0	10.3	2.2
Production, transportation, and material moving ...	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Production	1.1	0.0	0.0	0.0	0.0	0.0	1.1
Transportation and material moving	1.1	0.0	1.2	0.0	0.0	0.0	1.1
Full time	0.6	0.0	0.6	0.0	0.0	0.0	0.6
Part time	2.1	0.8	0.9	0.0	0.0	16.2	2.1
Union	1.2	2.9	0.0	0.0	0.0	7.4	1.2
Nonunion	0.7	0.0	2.1	0.0	0.0	0.0	0.7
Establishment characteristics							
Goods-producing industries	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Construction	1.6	0.2	0.0	0.0	0.0	0.0	1.6
Manufacturing	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Service-providing industries	0.8	0.0	2.0	0.0	0.0	0.0	0.8
Trade, transportation, and utilities	1.1	0.0	1.8	0.0	0.0	0.0	1.1
Wholesale trade	1.8	0.6	3.9	0.0	0.0	0.0	1.8
Retail trade	1.8	0.3	1.3	0.0	0.0	0.0	1.8
Utilities	8.7	0.9	1.2	0.0	0.0	0.0	8.7
Information	4.4	1.5	7.4	0.0	0.0	0.0	4.4
Financial activities	1.3	0.7	3.4	0.0	0.0	0.0	1.3
Finance and insurance	1.5	0.0	0.6	0.0	0.0	0.0	1.5
Credit intermediation and related activities	2.4	0.0	0.7	1.0	0.0	0.0	2.4
Insurance carriers and related activities	1.9	1.3	6.0	0.2	0.0	0.0	1.9
Real estate and rental and leasing	2.7	1.2	1.7	1.5	0.0	0.0	2.7

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Professional and business services	1.3	0.2	4.0	0.0	0.0	0.0	1.3
Professional and technical services	1.6	0.6	8.9	0.0	0.0	0.0	1.6
Administrative and waste services	1.7	0.0	8.5	0.0	0.0	0.0	1.7
Education and health services	1.5	0.0	1.4	0.0	0.0	0.0	1.5
Educational services:							
Junior colleges, colleges, and universities ...	1.1	0.8	2.6	0.0	0.0	0.0	1.1
Health care and social assistance	1.0	0.0	1.3	0.0	0.0	0.0	1.0
1 to 99 workers	0.8	0.0	1.5	0.0	0.0	0.0	0.8
1 to 49 workers	0.9	0.0	1.5	0.0	0.0	0.0	0.9
50 to 99 workers	1.0	0.2	4.1	0.0	0.0	0.0	1.0
100 workers or more	0.9	0.0	1.2	0.0	0.0	0.0	0.9
100 to 499 workers	1.1	0.0	0.8	0.0	0.0	0.0	1.1
500 workers or more	1.3	0.0	1.3	0.0	0.0	0.0	1.3
Geographic areas							
New England	1.4	0.0	2.7	0.0	0.0	0.0	1.4
Middle Atlantic	1.1	1.2	0.0	0.0	0.0	0.0	1.1
East North Central	1.5	0.2	2.0	0.0	0.0	0.0	1.5
West North Central	2.1	0.5	3.7	0.0	0.0	0.0	2.1
South Atlantic	1.3	0.3	4.1	0.0	0.0	0.0	1.3
West South Central	3.1	1.0	4.6	0.0	0.0	0.0	3.1
Mountain	3.6	0.0	1.2	0.0	0.0	0.0	3.6
Pacific	1.7	0.0	2.0	0.0	0.0	12.0	1.7

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 25. Standard errors for short-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.2	1.4	0.3	1.2	1.1	1.1	0.5	0.0
Worker characteristics								
Management, professional, and related	0.2	1.8	0.2	2.1	1.7	2.0	0.8	6.8
Management, business, and financial	—	2.7	0.2	2.7	1.9	2.5	0.9	2.5
Professional and related	0.2	1.6	0.2	2.4	2.1	2.3	0.9	4.1
Service	—	4.2	1.1	2.7	3.9	1.1	0.7	0.0
Protective service	—	—	—	11.9	—	2.2	1.3	0.0
Sales and office	(¹)	1.3	0.3	1.3	1.2	1.4	0.5	0.0
Sales and related	—	1.9	0.4	2.0	1.9	2.3	0.7	0.0
Office and administrative support	(¹)	1.4	0.4	1.7	1.3	1.4	0.5	0.0
Natural resources, construction, and maintenance	1.0	3.3	—	2.3	3.0	1.3	0.8	0.0
Construction, extraction, farming, fishing, and forestry	2.2	4.3	—	4.2	4.4	2.5	1.3	6.6
Installation, maintenance, and repair	0.5	4.0	—	2.8	3.3	1.6	0.8	0.0
Production, transportation, and material moving ...	0.5	1.6	0.2	2.5	1.9	1.6	0.6	0.0
Production	0.7	2.0	0.2	3.2	2.4	2.0	0.6	0.0
Transportation and material moving	0.3	2.1	0.3	2.7	2.3	2.6	1.0	0.0
Full time	0.2	1.4	0.3	1.2	1.1	1.1	0.4	0.0
Part time	—	4.9	—	3.3	3.8	3.9	1.6	1.4
Union	0.6	2.7	0.5	2.0	2.2	2.2	1.0	3.1
Nonunion	0.2	1.4	0.3	1.2	1.1	1.1	0.5	0.0
Wage percentiles:²								
Lowest 10 percent	—	6.2	—	3.4	6.6	2.1	1.3	12.8
Lowest 25 percent	—	4.2	—	2.4	3.6	1.6	0.9	0.0
Second 25 percent	0.3	1.8	0.6	1.5	1.4	1.0	0.4	0.0
Third 25 percent	0.3	0.9	0.6	1.4	1.3	1.5	0.5	0.0
Highest 25 percent	0.2	1.3	0.2	2.2	1.5	2.0	0.7	4.8
Highest 10 percent	0.2	1.1	0.3	2.9	2.0	2.2	0.8	0.7
Establishment characteristics								
Goods-producing industries	0.6	1.0	(¹)	2.5	1.8	2.0	0.7	0.0
Construction	—	3.9	—	3.1	3.6	2.8	1.4	1.2
Manufacturing	0.7	1.2	(¹)	2.7	2.2	2.3	0.8	0.0
Service-providing industries	(¹)	1.7	0.3	1.3	1.4	1.2	0.5	0.0
Trade, transportation, and utilities	—	1.5	0.4	1.4	1.2	1.8	0.6	0.0
Wholesale trade	—	2.3	—	3.3	2.7	2.7	0.7	0.0
Retail trade	—	2.5	—	2.0	2.2	2.0	0.7	2.4
Transportation and warehousing	—	3.8	—	4.5	2.7	4.5	1.8	3.2
Utilities	—	4.7	—	—	5.7	7.1	2.8	0.0

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	—	3.1	—	4.4	3.5	4.5	1.3	6.5
Financial activities	—	3.0	0.7	2.5	3.0	2.2	0.8	3.5
Finance and insurance	—	1.4	0.9	2.5	2.5	2.2	0.7	0.3
Credit intermediation and related activities	—	4.1	1.0	2.9	3.5	2.4	1.2	2.5
Insurance carriers and related activities	—	2.4	—	4.5	3.3	3.8	1.2	0.0
Real estate and rental and leasing	—	—	—	7.7	—	—	2.1	0.0
Professional and business services	—	2.4	—	3.8	3.2	3.0	1.0	0.0
Professional and technical services	—	2.5	—	5.4	4.2	4.3	1.5	3.7
Administrative and waste services	—	5.8	—	5.8	7.0	—	1.7	0.8
Education and health services	0.4	3.1	0.6	2.5	3.6	1.6	0.4	0.0
Educational services	—	2.1	0.8	3.6	2.2	3.6	1.7	0.0
Junior colleges, colleges, and universities	—	2.2	—	2.2	1.3	2.5	1.1	2.3
Health care and social assistance	0.5	3.8	0.8	2.7	4.2	1.5	0.6	0.0
Leisure and hospitality	—	6.6	—	4.6	—	1.1	1.2	11.4
Accommodation and food services	—	6.5	—	4.7	—	1.1	1.2	11.1
Other services	—	11.9	—	—	—	2.9	2.0	11.8
1 to 99 workers	0.2	2.1	0.4	2.0	1.6	1.3	0.5	0.0
1 to 49 workers	—	2.0	0.6	2.2	2.3	1.5	0.6	0.0
50 to 99 workers	—	4.6	—	2.7	2.7	2.4	1.0	0.0
100 workers or more	0.2	2.1	0.3	1.5	1.4	1.4	0.7	0.0
100 to 499 workers	0.4	1.4	—	1.9	1.6	1.6	0.6	0.0
500 workers or more	0.2	3.9	0.4	2.1	2.7	2.5	1.2	0.0
Geographic areas								
New England	—	3.1	—	6.4	2.9	4.7	1.5	0.0
Middle Atlantic	—	1.8	0.3	1.1	1.9	1.1	0.5	4.5
East North Central	0.4	1.2	—	2.3	2.1	3.1	0.6	0.0
West North Central	—	1.8	—	6.4	3.3	4.5	1.1	0.0
South Atlantic	0.5	1.3	—	3.1	1.6	3.6	1.5	0.0
East South Central	—	—	—	7.7	1.6	—	2.8	0.0
West South Central	—	2.1	0.2	4.2	3.2	2.7	1.0	0.0
Mountain	—	3.0	—	7.5	1.8	6.3	1.8	0.0
Pacific	—	2.1	2.6	3.5	4.5	3.0	1.2	2.1

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

**Table 26. Standard errors for long-term disability plans:
Employee contribution requirement, private industry
workers, National Compensation Survey, March 2009**

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.7	0.7
Management, business, and financial	0.8	0.8
Professional and related	0.9	0.9
Service	2.2	2.2
Protective service	1.8	1.8
Sales and office	0.7	0.7
Sales and related	1.4	1.4
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.5	1.5
Construction, extraction, farming, fishing, and forestry	2.2	2.2
Installation, maintenance, and repair	1.8	1.8
Production, transportation, and material moving ...	1.2	1.2
Production	1.7	1.7
Transportation and material moving	1.3	1.3
Full time	0.6	0.6
Part time	1.5	1.5
Union	1.5	1.5
Nonunion	0.6	0.6
Wage percentiles: ¹		
Lowest 25 percent	2.1	2.1
Second 25 percent	1.1	1.1
Third 25 percent	0.8	0.8
Highest 25 percent	0.7	0.7
Highest 10 percent	1.0	1.0
Establishment characteristics		
Goods-producing industries	1.2	1.2
Construction	2.1	2.1
Manufacturing	1.3	1.3
Service-providing industries	0.7	0.7
Trade, transportation, and utilities	1.2	1.2
Wholesale trade	1.7	1.7
Retail trade	2.2	2.2
Transportation and warehousing	1.3	1.3
Utilities	5.9	5.9

See footnotes at end of table.

**Table 26. Standard errors for long-term disability plans:
Employee contribution requirement, private industry
workers, National Compensation Survey, March
2009—Continued**

Characteristics	Employee contribution required	Employee contribution not required
Information	2.4	2.4
Financial activities	0.9	0.9
Finance and insurance	0.8	0.8
Credit intermediation and related activities	1.3	1.3
Insurance carriers and related activities	1.1	1.1
Professional and business services	1.6	1.6
Professional and technical services	2.1	2.1
Education and health services	1.5	1.5
Educational services	1.7	1.7
Junior colleges, colleges, and universities	2.2	2.2
Health care and social assistance	1.9	1.9
Other services	1.6	1.6
1 to 99 workers	0.7	0.7
1 to 49 workers	0.9	0.9
50 to 99 workers	1.4	1.4
100 workers or more	0.7	0.7
100 to 499 workers	0.9	0.9
500 workers or more	1.1	1.1
Geographic areas		
New England	0.8	0.8
Middle Atlantic	1.3	1.3
East North Central	1.1	1.1
West North Central	1.0	1.0
South Atlantic	1.4	1.4
East South Central	2.1	2.1
West South Central	1.3	1.3
Pacific	2.1	2.1

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 27. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	0.5	0.4	0.2	0.1
Worker characteristics				
Management, professional, and related	0.7	0.7	(¹)	(¹)
Management, business, and financial	0.9	0.8	0.3	(¹)
Professional and related	0.7	0.8	(¹)	—
Service	1.1	1.0	—	—
Protective service	3.8	—	—	—
Sales and office	0.5	0.5	(¹)	(¹)
Sales and related	1.0	1.0	—	—
Office and administrative support	0.6	0.6	0.1	(¹)
Natural resources, construction, and maintenance	1.6	1.5	0.5	0.4
Construction, extraction, farming, fishing, and forestry	3.8	—	0.9	—
Installation, maintenance, and repair	1.4	1.2	0.7	0.4
Production, transportation, and material moving ...	1.2	0.9	0.8	0.7
Production	1.9	1.4	1.1	0.8
Transportation and material moving	1.4	0.9	0.5	1.4
Full time	0.5	0.4	0.2	0.2
Part time	2.1	1.8	—	—
Union	2.1	1.6	1.3	1.1
Nonunion	0.4	0.4	(¹)	(¹)
Wage percentiles: ²				
Lowest 10 percent	2.0	—	—	—
Lowest 25 percent	1.0	0.8	—	—
Second 25 percent	0.7	0.7	0.2	(¹)
Third 25 percent	0.7	0.6	0.3	0.2
Highest 25 percent	0.7	0.7	0.3	0.3
Highest 10 percent	0.9	0.9	(¹)	0.3
Establishment characteristics				
Goods-producing industries	1.1	0.8	0.6	0.4
Construction	3.1	2.7	—	—
Manufacturing	1.1	0.7	0.7	0.5
Service-providing industries	0.5	0.5	(¹)	0.2
Trade, transportation, and utilities	1.1	0.9	0.3	0.8
Wholesale trade	1.7	0.8	0.8	1.8
Retail trade	1.9	1.6	0.4	—
Transportation and warehousing	1.9	0.9	—	—
Utilities	6.1	6.1	—	—

See footnotes at end of table.

Table 27. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
Information	1.6	1.6	—	—
Financial activities	1.0	1.0	(¹)	0.2
Finance and insurance	1.1	1.0	(¹)	0.3
Credit intermediation and related activities	1.4	1.3	0.2	—
Insurance carriers and related activities	2.2	2.0	(¹)	—
Real estate and rental and leasing	1.6	—	—	—
Professional and business services	1.1	1.1	—	—
Professional and technical services	1.2	1.2	—	—
Administrative and waste services	2.8	—	—	—
Education and health services	1.1	1.1	—	—
Educational services	3.3	—	(¹)	—
Junior colleges, colleges, and universities	4.4	—	(¹)	—
Health care and social assistance	1.1	1.1	—	—
Leisure and hospitality	0.4	—	—	—
Accommodation and food services	0.6	—	—	—
Other services	4.4	—	—	—
1 to 99 workers	0.6	0.5	0.2	(¹)
1 to 49 workers	0.8	0.7	0.2	—
50 to 99 workers	1.1	0.9	0.3	—
100 workers or more	0.6	0.6	0.2	0.2
100 to 499 workers	1.0	1.0	0.2	0.3
500 workers or more	0.9	0.7	0.3	0.3
Geographic areas				
New England	1.6	1.3	—	—
Middle Atlantic	0.3	0.2	0.2	—
East North Central	1.0	1.1	0.6	0.3
West North Central	2.3	2.2	0.9	—
South Atlantic	0.7	0.7	(¹)	(¹)
East South Central	2.9	2.3	—	—
West South Central	1.6	1.8	—	0.4
Mountain	1.5	1.5	—	—
Pacific	1.3	1.4	0.3	0.7

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.9	1.7	0.5	0.4	0.2	0.2	0.0
Worker characteristics							
Management, professional, and related	1.3	1.6	0.8	0.7	0.2	0.2	0.0
Management, business, and financial	1.5	2.0	0.9	0.6	0.5	0.2	0.0
Professional and related	1.6	1.9	1.0	1.1	0.3	0.2	0.0
Service	10.8	9.1	1.5	1.2	—	1.3	4.6
Protective service	—	11.6	—	—	—	1.3	0.0
Sales and office	1.2	1.3	0.9	0.6	0.3	0.2	0.0
Sales and related	3.3	3.0	1.7	1.3	0.3	0.4	0.0
Office and administrative support	1.1	1.4	0.9	0.6	0.4	0.2	0.0
Natural resources, construction, and maintenance	3.9	3.7	0.7	1.1	0.2	0.4	0.0
Construction, extraction, farming, fishing, and forestry	—	6.7	—	2.0	—	0.7	0.0
Installation, maintenance, and repair	4.6	4.1	0.8	1.3	0.3	0.5	0.0
Production, transportation, and material moving	1.6	2.2	1.2	0.7	0.8	0.3	0.0
Production	2.0	3.1	2.0	—	—	0.3	0.0
Transportation and material moving	2.4	2.4	0.9	0.9	0.9	0.5	0.0
Full time	2.0	1.8	0.5	0.5	0.2	0.2	0.0
Part time	3.9	5.7	2.5	1.2	0.9	0.5	0.0
Union	4.6	4.3	1.0	1.5	1.2	0.6	0.0
Nonunion	1.8	1.7	0.6	0.5	0.2	0.2	0.0
Wage percentiles:¹							
Lowest 10 percent	20.0	—	—	—	—	1.9	2.2
Lowest 25 percent	—	9.8	1.9	1.7	—	1.4	0.0
Second 25 percent	2.7	2.5	0.8	1.0	0.3	0.4	0.0
Third 25 percent	1.3	1.5	0.8	0.6	0.3	0.2	0.0
Highest 25 percent	1.5	1.5	0.8	0.6	0.3	0.2	0.0
Highest 10 percent	1.8	1.8	1.2	0.9	0.4	0.3	0.0
Establishment characteristics							
Goods-producing industries	1.6	1.9	1.1	0.7	0.5	0.2	0.0
Construction	—	4.8	—	2.6	—	0.4	0.0
Manufacturing	1.7	2.1	1.3	0.8	0.6	0.2	0.0
Service-providing industries	2.3	2.1	0.6	0.5	0.2	0.3	0.0
Trade, transportation, and utilities	1.7	1.7	1.0	0.7	0.6	0.3	0.0
Wholesale trade	2.0	2.8	1.8	1.2	0.6	0.4	0.0
Retail trade	2.3	2.5	2.1	1.5	0.7	0.4	0.0
Transportation and warehousing	4.0	4.2	—	1.7	—	0.9	0.0
Information	3.0	3.6	2.1	1.4	1.3	0.4	0.0

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Financial activities	1.4	1.9	1.3	0.8	0.9	0.2	0.0
Finance and insurance	1.5	1.9	1.4	0.8	0.4	0.2	0.0
Credit intermediation and related activities	1.9	2.3	1.7	1.1	0.5	0.3	0.0
Insurance carriers and related activities	2.6	3.7	2.6	1.2	0.8	0.4	0.0
Real estate and rental and leasing	5.4	7.4	—	—	—	1.0	0.0
Professional and business services	3.4	3.3	2.2	1.6	—	0.5	0.0
Professional and technical services	3.0	3.9	2.9	2.3	—	0.5	0.0
Administrative and waste services	—	9.2	—	2.8	—	1.2	0.0
Education and health services	2.5	2.7	0.9	1.5	0.2	0.3	0.0
Educational services	1.6	2.4	1.2	2.0	0.9	0.4	0.0
Junior colleges, colleges, and universities	2.1	2.4	1.3	1.8	0.2	0.3	0.0
Health care and social assistance	3.2	3.4	1.1	1.8	—	0.4	0.0
Other services	4.3	4.8	1.6	—	—	0.5	0.0
1 to 99 workers	2.1	2.3	0.9	0.8	0.3	0.3	0.0
1 to 49 workers	3.0	3.0	1.4	1.3	0.3	0.4	0.0
50 to 99 workers	2.0	2.6	1.3	1.4	1.0	0.4	0.0
100 workers or more	2.6	2.2	0.7	0.6	0.3	0.3	0.0
100 to 499 workers	1.3	1.8	1.1	1.3	0.5	0.2	0.0
500 workers or more	4.0	3.6	0.9	0.6	0.3	0.4	0.0
Geographic areas							
New England	2.5	3.1	1.7	1.6	0.4	0.3	0.0
Middle Atlantic	1.6	1.9	0.9	0.6	0.6	0.2	0.0
East North Central	2.2	2.3	1.1	0.7	0.5	0.3	0.0
West North Central	2.2	3.1	2.5	1.1	0.4	0.3	0.0
South Atlantic	3.4	4.2	1.2	0.6	0.2	0.4	0.0
East South Central	—	—	1.1	—	—	1.8	12.3
West South Central	2.8	3.8	1.5	2.7	0.9	0.5	0.0
Mountain	4.1	4.6	2.8	0.4	—	0.5	0.0
Pacific	3.2	2.6	1.6	1.3	0.9	0.5	0.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2009

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.9	\$332.73	\$0.00	\$663.27	\$0.00	\$0.00	0.9
Worker characteristics							
Management, professional, and related	1.2	931.22	322.59	790.09	918.26	685.35	1.2
Management, business, and financial	1.5	0.00	0.00	0.00	2,618.98	2,015.35	1.5
Professional and related	1.5	211.17	0.00	863.24	1,348.09	0.00	1.5
Service	3.9	416.95	0.00	3,186.42	0.00	1,985.11	3.9
Sales and office	1.2	0.00	0.00	649.31	0.00	220.91	1.2
Sales and related	1.6	438.78	0.00	676.28	0.00	4,452.04	1.6
Office and administrative support	1.4	624.54	0.00	1,706.38	838.20	0.00	1.4
Natural resources, construction, and maintenance	2.9	274.45	0.00	469.13	0.00	3,492.85	2.9
Construction, extraction, farming, fishing, and forestry	3.5	312.10	1,805.55	1,343.73	1,590.02	3,707.20	3.5
Installation, maintenance, and repair	3.9	379.46	0.00	285.47	0.00	3,778.09	3.9
Production, transportation, and material moving ...	2.0	80.24	0.00	1,181.64	0.00	1,430.90	2.0
Production	2.6	628.13	0.00	685.52	0.00	815.85	2.6
Transportation and material moving	2.6	164.75	0.00	907.33	2,776.56	0.00	2.6
Full time	1.0	577.20	0.00	575.02	0.00	0.00	1.0
Part time	2.9	0.00	2,296.96	1,389.09	2,423.70	2,083.16	2.9
Union	3.5	719.01	0.00	0.00	1,573.79	3,495.95	3.5
Nonunion	1.0	655.41	0.00	431.91	0.00	0.00	1.0
Establishment characteristics							
Goods-producing industries	2.5	569.24	0.00	321.27	758.05	0.00	2.5
Manufacturing	2.8	694.40	0.00	430.39	814.26	0.00	2.8
Service-providing industries	1.0	840.57	0.00	579.50	0.00	174.64	1.0
Trade, transportation, and utilities	1.6	359.27	0.00	856.26	0.00	0.00	1.6
Wholesale trade	2.9	1,445.27	0.00	491.31	0.00	0.00	2.9
Retail trade	2.2	36.66	727.13	0.00	1,073.44	0.00	2.2
Transportation and warehousing	3.7	760.93	0.00	987.93	644.05	0.00	3.7
Utilities	5.1	361.78	780.52	6,118.97	0.00	1,104.54	5.1
Information	4.5	1,158.45	0.00	987.93	2,595.07	0.00	4.5
Financial activities	1.8	0.00	135.28	0.00	0.00	0.00	1.8
Finance and insurance	2.0	0.00	707.18	0.00	6,390.99	0.00	2.0
Credit intermediation and related activities	1.5	0.00	968.42	0.00	0.00	0.00	1.5
Insurance carriers and related activities	4.7	411.72	1,968.12	0.00	475.08	0.00	4.7
Professional and business services	2.1	0.00	324.53	0.00	3,492.85	1,909.76	2.1

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Professional and technical services	2.2	\$0.00	\$529.48	\$312.41	\$2,655.48	\$0.00	2.2
Administrative and waste services	3.8	2,755.81	962.91	390.51	2,360.66	359.27	3.8
Education and health services	1.9	760.77	0.00	156.20	0.00	1,254.51	1.9
Educational services	2.0	0.00	0.00	484.61	0.00	2,134.64	2.0
Junior colleges, colleges, and universities	1.6	664.26	0.00	724.29	0.00	270.55	1.6
Health care and social assistance	2.5	468.61	0.00	182.16	0.00	1,214.99	2.5
Other services	6.4	0.00	1,925.82	859.13	2,947.27	0.00	6.4
1 to 99 workers	1.3	0.00	0.00	0.00	0.00	156.20	1.3
1 to 49 workers	1.9	0.00	0.00	207.94	0.00	0.00	1.9
50 to 99 workers	2.1	172.66	0.00	0.00	0.00	1,852.95	2.1
100 workers or more	1.3	638.79	0.00	552.82	1,051.80	978.98	1.3
100 to 499 workers	1.4	647.65	0.00	302.49	0.00	0.00	1.4
500 workers or more	2.2	484.43	1,206.23	0.00	568.59	1,934.39	2.2
Geographic areas							
New England	3.4	1,515.12	0.00	792.65	0.00	0.00	3.4
Middle Atlantic	2.1	0.00	0.00	174.64	1,071.43	0.00	2.1
East North Central	2.1	507.14	0.00	904.39	0.00	0.00	2.1
West North Central	2.7	1,100.81	0.00	2,383.47	1,245.97	2,461.06	2.7
South Atlantic	2.5	839.87	0.00	311.44	1,267.40	0.00	2.5
West South Central	2.5	1,210.56	0.00	1,741.96	0.00	0.00	2.5
Mountain	2.6	1,386.26	987.93	1,717.45	2,500.50	5,838.39	2.6
Pacific	1.7	0.00	78.10	0.00	4,040.00	2,320.20	1.7

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.1	1.1	0.4	1.1	1.0	1.5	1.7	1.6	0.7
Worker characteristics									
Management, professional, and related	1.1	1.2	0.4	1.2	1.1	1.7	1.7	1.6	0.8
Professional and related	1.1	1.1	0.4	1.1	1.0	1.8	1.7	1.7	0.9
Teachers	1.2	1.3	0.4	1.4	1.1	3.6	2.1	2.0	1.1
Primary, secondary, and special education school teachers	1.4	1.4	0.2	1.6	1.2	5.5	2.4	2.4	1.0
Registered nurses	2.5	2.6	1.0	3.3	2.9	4.8	4.9	4.8	1.0
Service	1.7	1.6	0.5	1.5	1.4	1.3	1.6	1.6	1.3
Protective service	1.6	1.6	0.5	2.5	2.3	1.3	2.3	2.1	1.5
Sales and office	2.1	2.1	0.6	2.0	2.0	1.1	2.6	2.6	0.6
Office and administrative support	2.1	2.0	0.6	1.9	1.8	1.1	2.6	2.6	0.6
Natural resources, construction, and maintenance	2.2	2.2	0.4	3.3	3.2	2.7	4.0	4.0	0.8
Production, transportation, and material moving ...	4.3	4.2	0.7	2.0	2.0	0.4	3.3	3.2	1.5
Full time	1.1	1.1	0.4	1.2	1.1	1.6	1.9	1.8	0.7
Part time	1.4	1.2	1.7	1.2	1.2	0.3	1.2	1.2	1.5
Union	1.2	1.3	0.3	1.2	1.0	2.6	1.8	1.8	0.9
Nonunion	1.5	1.5	0.7	1.5	1.4	0.8	2.2	2.1	0.7
Wage percentiles:²									
Lowest 10 percent	2.7	2.5	1.3	1.7	1.6	1.9	2.5	2.5	0.9
Lowest 25 percent	1.9	1.8	0.7	1.5	1.4	1.2	2.3	2.3	1.2
Second 25 percent	1.5	1.5	0.7	1.7	1.7	1.4	2.3	2.3	0.9
Third 25 percent	1.4	1.4	0.4	1.5	1.4	1.5	2.0	2.0	0.6
Highest 25 percent	1.0	1.0	0.3	1.1	1.0	1.8	1.7	1.6	1.0
Highest 10 percent	1.1	1.2	0.6	1.6	1.6	0.2	2.3	2.3	0.5
Establishment characteristics									
Service-providing industries	1.1	1.1	0.4	1.1	1.0	1.5	1.7	1.6	0.7
Education and health services	1.1	1.1	0.6	1.3	1.0	2.7	2.0	2.0	0.9
Educational services	1.2	1.1	0.6	1.4	1.1	3.2	2.0	2.0	1.1
Elementary and secondary schools	1.3	1.3	0.2	1.6	1.2	4.3	2.0	1.9	1.2
Junior colleges, colleges, and universities	2.0	2.0	2.2	2.7	2.6	1.6	5.1	4.8	1.9
Health care and social assistance	2.3	2.4	0.9	3.1	2.7	3.2	4.2	4.2	0.5
Hospitals	1.5	1.9	1.2	4.3	3.7	5.1	5.6	5.5	0.6
Public administration	1.9	1.8	0.5	1.8	1.7	0.5	1.8	1.8	0.9
1 to 99 workers	2.9	3.0	0.8	2.5	2.5	0.4	3.7	3.8	1.0
1 to 49 workers	4.3	4.4	0.9	3.8	3.7	0.6	4.5	4.5	0.7
50 to 99 workers	4.1	4.0	1.1	3.5	3.5	0.0	4.3	4.4	2.0
100 workers or more	1.0	1.0	0.5	1.1	1.0	1.6	1.7	1.7	0.8
100 to 499 workers	2.2	2.3	0.4	1.6	1.5	1.1	2.7	2.7	0.5
500 workers or more	1.0	0.9	0.6	1.3	1.1	2.0	1.8	1.8	1.0

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	2.3	2.2	1.3	2.5	2.5	0.7	3.4	3.3	1.2
Local government	1.2	1.2	0.2	1.0	0.9	2.1	1.6	1.6	0.8
Geographic areas									
New England	2.4	2.4	0.7	1.0	1.0	0.0	3.6	3.2	1.8
Middle Atlantic	1.5	1.6	0.2	2.5	2.5	0.2	1.8	1.7	0.6
East North Central	2.1	2.3	1.4	1.6	1.6	0.6	2.8	2.8	1.3
West North Central	3.9	4.1	0.4	2.9	2.9	3.9	9.1	9.4	0.7
South Atlantic	2.6	2.5	0.9	3.7	3.1	6.1	4.7	4.4	2.1
East South Central	7.1	6.0	3.7	—	—	—	5.9	5.6	3.0
West South Central	3.1	3.3	0.5	1.5	1.5	0.5	2.2	2.2	1.7
Mountain	2.3	3.0	1.2	5.7	5.7	0.0	9.1	9.7	3.1
Pacific	2.7	2.7	0.4	2.0	2.0	0.2	1.7	1.7	0.4

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

Characteristics	Employee contribution not required	Employee contribution required
All workers	1.5	1.5
Worker characteristics		
Management, professional, and related	1.6	1.6
Professional and related	1.5	1.5
Teachers	1.3	1.3
Primary, secondary, and special education school teachers	1.1	1.1
Service	1.7	1.7
Protective service	1.8	1.8
Sales and office	1.8	1.8
Office and administrative support	1.9	1.9
Natural resources, construction, and maintenance	1.8	1.8
Production, transportation, and material moving ...	1.6	1.6
Full time	1.5	1.5
Part time	1.8	1.8
Union	0.7	0.7
Nonunion	2.7	2.7
Wage percentiles: ¹		
Lowest 25 percent	3.0	3.0
Second 25 percent	1.8	1.8
Third 25 percent	1.4	1.4
Highest 25 percent	1.0	1.0
Highest 10 percent	1.7	1.7
Establishment characteristics		
Service-providing industries	1.5	1.5
Education and health services	2.0	2.0
Educational services	2.1	2.1
Elementary and secondary schools	1.4	1.4
Health care and social assistance	2.5	2.5
Hospitals	3.0	3.0
Public administration	1.6	1.6
1 to 99 workers	1.7	1.7
1 to 49 workers	2.0	2.0
50 to 99 workers	2.5	2.5
100 workers or more	1.6	1.6
100 to 499 workers	2.3	2.3
500 workers or more	1.8	1.8

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution not required	Employee contribution required
State government	3.9	3.9
Local government	0.9	0.9
Geographic areas		
New England	5.7	5.7
Middle Atlantic	0.8	0.8
East North Central	3.2	3.2
West North Central	1.9	1.9
South Atlantic	2.3	2.3
West South Central	1.9	1.9
Mountain	2.3	2.3
Pacific	0.4	0.4

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See

Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	2.1	0.3	1.9	0.7	0.3
Worker characteristics					
Management, professional, and related	2.3	0.4	2.1	0.8	0.4
Professional and related	2.3	0.4	2.2	0.8	0.3
Teachers	2.4	0.4	2.4	1.0	0.2
Primary, secondary, and special education school teachers	2.5	0.4	2.6	1.2	0.3
Registered nurses	4.7	—	4.5	—	—
Service	2.4	0.5	2.3	1.0	0.4
Protective service	3.4	0.8	3.3	1.7	0.8
Sales and office	2.6	0.5	2.3	1.4	0.5
Office and administrative support	2.5	0.5	2.3	1.2	0.4
Natural resources, construction, and maintenance	3.6	0.5	3.2	1.8	—
Production, transportation, and material moving ...	3.7	0.9	4.5	—	—
Full time	2.1	0.3	1.9	0.7	0.3
Part time	4.0	0.8	3.8	0.9	0.7
Union	1.8	0.2	1.6	0.8	0.2
Nonunion	3.2	0.5	2.9	1.1	0.5
Wage percentiles:¹					
Lowest 10 percent	4.1	—	4.3	0.7	0.5
Lowest 25 percent	3.3	0.3	3.2	1.1	0.6
Second 25 percent	2.6	0.4	2.4	0.8	0.5
Third 25 percent	2.7	0.6	2.3	1.2	0.5
Highest 25 percent	1.7	0.3	1.7	0.7	0.2
Highest 10 percent	2.8	0.3	2.6	0.8	0.1
Establishment characteristics					
Service-providing industries	2.1	0.3	1.9	0.7	0.3
Education and health services	2.4	0.4	2.4	0.9	0.2
Educational services	2.7	0.4	2.6	1.0	0.2
Elementary and secondary schools	2.4	0.3	2.4	1.2	0.3
Junior colleges, colleges, and universities	6.3	1.4	6.1	1.5	0.9
Health care and social assistance	3.7	—	3.6	0.5	—
Hospitals	4.6	—	4.4	—	—
Public administration	2.8	0.6	2.7	0.8	0.6
1 to 99 workers	4.0	0.1	4.4	1.3	1.7
1 to 49 workers	5.1	—	5.9	2.2	3.0
50 to 99 workers	5.0	—	4.9	—	—
100 workers or more	2.2	0.3	1.9	0.7	0.2
100 to 499 workers	3.9	0.3	3.7	0.8	—
500 workers or more	2.3	0.4	2.1	0.9	0.2

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
State government	4.3	0.8	4.0	1.2	0.8
Local government	1.8	0.3	1.7	0.8	0.2
Geographic areas					
New England	4.1	—	5.4	—	—
Middle Atlantic	3.1	0.1	3.4	0.8	—
East North Central	3.8	—	3.5	1.0	—
West North Central	9.3	—	8.5	2.7	—
South Atlantic	5.4	0.7	3.8	2.8	1.3
East South Central	11.7	—	—	—	—
West South Central	3.1	—	3.0	—	—
Mountain	6.2	—	8.3	—	—
Pacific	1.7	0.8	1.8	1.1	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009

Characteristics	Multiple of earnings amounts ¹				Mean multiple of earnings	Median multiple of earnings
	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	3.3	2.4	3.4	2.3	0.0	0.1
Worker characteristics						
Management, professional, and related	4.0	—	3.5	—	0.1	0.0
Professional and related	4.1	—	3.6	—	0.1	0.0
Teachers	4.8	2.9	4.5	2.1	0.1	0.0
Primary, secondary, and special education school teachers	5.1	3.4	4.8	0.5	0.0	0.1
Registered nurses	9.1	5.0	—	—	0.2	—
Service	4.1	2.3	4.4	1.8	0.1	—
Protective service	5.6	—	5.2	—	0.1	—
Sales and office	3.8	3.5	—	—	0.0	0.4
Office and administrative support	4.0	3.4	—	—	0.0	0.3
Natural resources, construction, and maintenance	5.6	4.0	3.8	2.5	0.1	0.0
Production, transportation, and material moving ...	5.8	—	4.9	—	0.1	0.0
Full time	3.3	2.5	3.4	2.2	0.0	0.1
Part time	7.1	5.8	—	—	0.1	0.4
Union	3.2	2.7	1.7	1.9	0.0	0.0
Nonunion	4.5	—	5.0	—	0.1	0.0
Wage percentiles: ²						
Lowest 10 percent	8.6	7.0	—	—	0.1	0.0
Lowest 25 percent	5.9	4.4	6.0	0.9	0.1	0.3
Second 25 percent	3.6	3.4	—	—	0.1	0.3
Third 25 percent	3.9	2.7	—	—	0.1	—
Highest 25 percent	3.2	2.3	2.8	2.6	0.0	0.0
Highest 10 percent	4.4	3.4	—	—	0.1	0.0
Establishment characteristics						
Service-providing industries	3.3	2.4	3.4	2.3	0.0	0.1
Education and health services	4.8	—	4.9	—	0.1	0.0
Educational services	4.9	—	5.4	—	0.1	0.0
Elementary and secondary schools	4.9	3.2	4.8	0.3	0.0	0.0
Junior colleges, colleges, and universities	8.0	—	10.2	—	0.1	—
Health care and social assistance	7.6	4.3	—	—	0.1	—
Hospitals	10.2	3.7	—	—	0.2	0.0
Public administration	4.3	3.3	2.9	1.9	0.0	0.1
1 to 99 workers	8.0	8.0	4.3	1.4	0.1	—
1 to 49 workers	7.8	7.9	—	—	0.1	0.0
50 to 99 workers	10.7	10.2	1.6	—	0.1	0.3
100 workers or more	3.6	2.3	3.6	2.5	0.1	0.1
100 to 499 workers	4.4	4.1	5.1	2.9	0.1	0.0
500 workers or more	4.5	—	4.4	—	0.1	0.2

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Multiple of earnings amounts ¹				Mean multiple of earnings	Median multiple of earnings
	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	5.9	4.9	—	—	0.1	0.0
Local government	3.1	2.3	2.7	0.9	0.0	0.4
Geographic areas						
New England	8.9	8.0	—	—	0.2	—
Middle Atlantic	5.1	4.7	2.7	3.7	0.1	0.0
East North Central	6.0	2.1	—	—	0.1	0.0
West North Central	7.1	—	4.3	—	0.2	0.0
South Atlantic	5.6	—	5.4	—	0.1	0.3
East South Central	—	—	17.1	—	0.2	0.4
West South Central	5.5	7.7	—	—	0.0	0.1
Mountain	8.7	—	—	—	0.1	0.0
Pacific	5.4	—	—	0.7	0.1	0.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

**Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹
State and local government workers, National Compensation Survey, March 2009**

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$0.00	\$1,155.82	\$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	7,084.55	0.00
Professional and related	0.00	0.00	0.00	6,663.93	0.00
Teachers	4,046.28	0.00	468.61	0.00	0.00
Primary, secondary, and special education school teachers	3,182.14	0.00	3,068.94	0.00	0.00
Registered nurses	765.25	0.00	5,577.63	12,352.48	0.00
Service	0.00	0.00	1,147.87	5,513.28	0.00
Protective service	0.00	3,116.28	6,880.12	5,558.86	0.00
Sales and office	0.00	0.00	1,645.72	6,897.83	0.00
Office and administrative support	0.00	0.00	5,166.58	6,149.80	0.00
Natural resources, construction, and maintenance	1,746.42	0.00	0.00	4,095.73	0.00
Production, transportation, and material moving ...	1,334.62	0.00	441.81	3,124.10	0.00
Full time	0.00	0.00	0.00	3,481.50	0.00
Part time	2,258.23	5,815.23	4,277.85	0.00	0.00
Union	0.00	0.00	0.00	0.00	0.00
Nonunion	0.00	0.00	0.00	1,104.54	2,060.49
Establishment characteristics					
Service-providing industries	0.00	0.00	0.00	644.05	0.00
Education and health services	0.00	0.00	0.00	6,118.97	0.00
Educational services	156.20	0.00	0.00	7,457.87	0.00
Elementary and secondary schools	3,722.79	0.00	5,099.44	8,026.34	0.00
Junior colleges, colleges, and universities	0.00	2,980.20	1,913.11	8,642.12	0.00
Health care and social assistance	0.00	0.00	7,326.66	2,066.40	0.00
Hospitals	0.00	0.00	4,554.12	10,594.71	0.00
Public administration	0.00	220.91	1,306.90	5,522.68	0.00
1 to 99 workers	0.00	0.00	5,061.62	0.00	3,124.10
1 to 49 workers	0.00	0.00	2,066.40	0.00	14,203.49
50 to 99 workers	0.00	0.00	4,058.32	6,941.90	2,209.07
100 workers or more	0.00	0.00	0.00	0.00	0.00
100 to 499 workers	3,443.60	0.00	0.00	5,250.25	0.00
500 workers or more	0.00	0.00	0.00	0.00	0.00
State government	0.00	0.00	6,832.07	781.02	0.00
Local government	1,352.77	0.00	0.00	3,118.24	0.00

See footnotes at end of table.

**Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹
State and local government workers, National Compensation Survey, March
2009—Continued**

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas					
New England	\$0.00	\$0.00	\$962.91	\$0.00	\$8,175.06
Middle Atlantic	0.00	8,870.05	0.00	0.00	0.00
East North Central	2,375.39	2,816.03	3,829.41	0.00	0.00
West North Central	0.00	4,396.69	1,352.77	12,641.99	0.00
South Atlantic	1,711.14	0.00	3,380.13	7,158.21	0.00
West South Central	0.00	5,896.61	0.00	1,781.01	1,147.87
Mountain	0.00	3,313.61	0.00	7,062.12	0.00
Pacific	0.00	0.00	5,061.62	11,199.37	0.00

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile,

one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 21. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	2.2	1.7	0.9	1.9
Worker characteristics				
Management, professional, and related	2.5	1.7	0.9	1.9
Professional and related	3.0	1.9	1.1	2.5
Teachers	4.1	2.6	1.8	3.2
Primary, secondary, and special education school teachers	5.6	3.6	—	—
Registered nurses	8.4	7.5	—	—
Service	3.3	2.9	1.7	2.8
Protective service	6.1	5.2	—	—
Sales and office	3.5	2.9	1.1	4.0
Office and administrative support	3.3	3.0	1.1	3.3
Natural resources, construction, and maintenance	6.5	6.1	—	—
Production, transportation, and material moving ...	6.5	5.9	—	—
Full time	2.3	1.8	0.8	2.0
Part time	5.4	2.0	2.6	4.2
Union	2.6	1.9	1.5	1.5
Nonunion	3.6	2.6	0.3	3.5
Wage percentiles:²				
Lowest 10 percent	5.8	6.1	1.0	5.8
Lowest 25 percent	4.3	3.6	0.8	4.0
Second 25 percent	2.9	2.4	0.9	2.2
Third 25 percent	3.2	2.4	0.9	3.2
Highest 25 percent	2.1	1.8	1.4	0.9
Highest 10 percent	2.3	2.5	1.9	1.6
Establishment characteristics				
Service-providing industries	2.2	1.7	0.9	1.9
Education and health services	3.0	2.0	0.9	2.6
Educational services	3.5	2.3	1.0	3.0
Elementary and secondary schools	4.2	2.8	1.2	4.0
Junior colleges, colleges, and universities	3.8	—	1.8	—
Health care and social assistance	4.9	—	2.2	—
Hospitals	7.3	—	—	2.5
Public administration	3.8	3.2	1.4	2.1
1 to 99 workers	6.9	8.8	—	—
1 to 49 workers	10.9	—	—	2.6
50 to 99 workers	—	9.4	—	—
100 workers or more	2.3	1.5	1.0	1.8
100 to 499 workers	5.5	4.2	2.3	3.4
500 workers or more	2.3	1.5	0.8	1.9

See footnotes at end of table.

Table 21. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	2.0	1.7	1.2	—
Local government	2.6	2.1	1.0	2.7
Geographic areas				
New England	11.1	10.5	—	—
Middle Atlantic	3.3	1.7	3.0	2.3
East North Central	4.8	5.5	—	6.8
West North Central	—	10.3	—	—
South Atlantic	7.1	3.8	—	—
West South Central	11.2	10.8	—	—
Mountain	4.2	4.8	—	—
Pacific	3.1	2.1	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more

details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 22. Standard errors for short-term and long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.1	1.1
Worker characteristics		
Management, professional, and related	0.9	0.9
Professional and related	1.0	1.0
Teachers	1.2	1.2
Primary, secondary, and special education school teachers	1.7	1.7
Service	2.3	2.3
Protective service	4.3	4.3
Sales and office	2.5	2.5
Office and administrative support	2.5	2.5
Natural resources, construction, and maintenance	3.0	3.0
Full time	1.2	1.2
Part time	2.2	2.2
Union	1.6	1.6
Nonunion	1.4	1.4
Wage percentiles: ¹		
Lowest 25 percent	2.0	2.0
Second 25 percent	1.7	1.7
Third 25 percent	1.4	1.4
Highest 25 percent	1.1	1.1
Highest 10 percent	1.1	1.1
Establishment characteristics		
Service-providing industries	1.2	1.2
Education and health services	1.4	1.4
Educational services	1.0	1.0
Elementary and secondary schools	1.3	1.3
Junior colleges, colleges, and universities	0.9	0.9
Health care and social assistance	4.7	4.7
Hospitals	5.8	5.8
Public administration	1.9	1.9
1 to 99 workers	3.0	3.0
100 workers or more	1.2	1.2
100 to 499 workers	3.1	3.1
500 workers or more	1.1	1.1

See footnotes at end of table.

Table 22. Standard errors for short-term and long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	1.9	1.9
Local government	1.3	1.3
Geographic areas		
New England	—	0.0
Middle Atlantic	3.2	3.2
East North Central	3.9	3.9
West South Central	—	0.0
Mountain	3.6	3.6
Pacific	1.5	1.5

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
All workers	0.5	0.1	1.4	1.1	0.5
Worker characteristics					
Management, professional, and related	0.6	0.1	1.5	1.2	0.6
Professional and related	0.7	0.1	1.7	1.2	0.7
Teachers	1.3	—	2.9	1.7	1.1
Primary, secondary, and special education school teachers	—	—	4.1	2.7	1.6
Registered nurses	—	—	2.4	—	—
Service	1.1	—	2.9	2.7	0.3
Protective service	—	—	5.5	—	—
Sales and office	0.5	—	2.4	2.1	1.4
Office and administrative support	0.6	—	2.6	2.1	1.5
Natural resources, construction, and maintenance	—	—	3.9	3.4	—
Production, transportation, and material moving ...	—	—	5.1	—	—
Full time	0.6	0.1	1.5	1.2	0.6
Part time	1.3	—	3.0	2.8	—
Union	0.8	0.2	1.9	1.2	0.8
Nonunion	0.4	—	2.0	2.0	0.4
Wage percentiles: ¹					
Lowest 10 percent	—	—	2.1	—	—
Lowest 25 percent	1.0	—	1.9	1.3	0.9
Second 25 percent	1.1	—	2.7	2.4	0.7
Third 25 percent	0.6	—	1.3	1.1	0.3
Highest 25 percent	0.6	0.2	2.2	1.6	1.0
Highest 10 percent	—	0.4	3.7	2.7	—
Establishment characteristics					
Service-providing industries	0.5	0.1	1.4	1.1	0.5
Education and health services	0.7	0.2	1.6	1.1	0.8
Educational services	0.8	0.2	1.9	1.3	1.0
Elementary and secondary schools	1.1	0.3	2.4	1.4	1.4
Junior colleges, colleges, and universities	—	—	3.3	3.2	—
Health care and social assistance	—	—	1.9	1.4	—
Hospitals	—	—	1.5	1.4	—
Public administration	0.9	—	2.3	2.0	—
1 to 99 workers	—	—	3.7	—	—
1 to 49 workers	—	—	4.9	—	—
50 to 99 workers	—	—	3.5	—	—
100 workers or more	0.5	0.1	1.5	1.2	0.5
100 to 499 workers	—	—	2.6	1.9	—
500 workers or more	0.5	—	1.7	1.4	0.7

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
State government	—	—	2.6	2.6	—
Local government	0.8	0.2	1.6	1.1	0.7
Geographic areas					
New England	—	—	8.1	—	—
Middle Atlantic	1.1	—	1.8	0.1	1.1
East North Central	1.1	—	2.9	2.2	—
West North Central	—	—	9.8	—	—
South Atlantic	—	—	3.8	3.8	—
East South Central	—	—	21.3	—	—
West South Central	—	—	5.9	—	—
Mountain	—	—	4.4	—	—
Pacific	1.0	0.4	3.4	2.2	1.5

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 24. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2009

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.8	7.0	1.4	0.0	0.0	0.0	1.8
Worker characteristics							
Management, professional, and related	1.9	7.7	1.7	0.0	5.8	0.0	1.9
Professional and related	2.1	1.8	1.3	0.0	9.2	0.0	2.1
Teachers	3.1	1.4	1.7	0.0	4.8	0.0	3.1
Primary, secondary, and special education school teachers	4.2	0.6	0.3	0.0	0.0	0.0	4.2
Service	2.9	7.3	1.4	0.0	0.0	0.0	2.9
Protective service	3.2	6.7	1.3	0.0	0.0	5.6	3.2
Sales and office	2.4	5.9	2.3	0.0	0.0	0.2	2.4
Office and administrative support	2.5	6.3	2.3	0.0	0.0	0.4	2.5
Natural resources, construction, and maintenance	3.1	5.5	1.7	0.0	20.2	0.0	3.1
Production, transportation, and material moving ...	6.4	4.7	4.8	0.0	19.9	0.0	6.4
Full time	1.7	6.2	1.6	0.0	3.5	0.0	1.7
Part time	4.2	1.4	0.0	0.0	0.0	18.9	4.2
Union	2.3	4.6	0.2	0.0	0.0	0.0	2.3
Nonunion	2.0	2.3	1.4	0.0	8.7	0.0	2.0
Establishment characteristics							
Service-providing industries	1.8	7.1	1.4	0.0	0.0	0.0	1.8
Education and health services	2.5	0.4	2.0	0.0	30.4	0.0	2.5
Educational services	2.9	1.1	1.5	0.0	9.8	0.0	2.9
Elementary and secondary schools	3.7	1.1	1.7	0.0	0.0	0.0	3.7
Junior colleges, colleges, and universities	1.9	0.6	0.0	0.0	4.1	0.0	1.9
Health care and social assistance	2.0	2.3	0.0	0.0	0.0	26.9	2.0
Public administration	1.7	8.7	2.4	0.0	0.0	6.5	1.7
1 to 99 workers:							
1 to 49 workers	1.7	1.1	2.1	0.0	10.9	0.0	1.7
100 workers or more	1.8	6.7	1.3	0.0	0.0	0.0	1.8
100 to 499 workers	3.2	2.0	2.8	0.0	0.0	5.0	3.2
500 workers or more	1.9	1.0	1.3	0.0	1.6	0.0	1.9
State government	0.9	22.6	1.2	0.0	0.0	0.0	0.9
Local government	2.4	4.8	1.9	0.0	5.2	0.0	2.4

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Middle Atlantic	2.6	0.0	0.0	0.0	0.0	0.0	2.6
East North Central	7.2	8.1	1.0	0.0	0.6	0.0	7.2
South Atlantic	1.5	0.3	0.9	26.5	0.0	0.0	1.5

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 25. Standard errors for short-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	2.5	0.6	2.4	1.5	1.6	0.6	0.0
Worker characteristics							
Management, professional, and related	2.6	0.9	2.8	1.4	1.9	0.7	0.0
Professional and related	2.7	0.9	2.6	1.7	2.3	0.8	0.0
Teachers	3.5	0.8	2.7	2.1	2.9	1.2	0.0
Primary, secondary, and special education school teachers	4.9	1.2	2.9	2.7	3.6	1.3	2.9
Registered nurses	5.7	—	8.2	—	—	1.1	0.7
Service	3.4	0.7	3.5	2.7	1.5	0.7	0.0
Protective service	6.0	—	6.0	4.5	2.9	1.2	0.0
Sales and office	3.7	1.5	4.0	3.2	1.9	0.7	0.0
Office and administrative support	3.8	1.6	3.8	2.7	1.9	0.7	0.0
Natural resources, construction, and maintenance	6.6	—	5.1	—	—	2.4	0.0
Production, transportation, and material moving ...	6.7	—	7.4	4.9	—	1.3	0.0
Full time	2.6	0.5	2.5	1.5	1.6	0.6	0.0
Part time	5.9	3.4	—	3.5	—	1.2	1.9
Union	1.9	0.9	3.3	2.6	2.0	0.5	0.0
Nonunion	4.0	0.9	3.4	1.4	2.7	1.1	4.5
Wage percentiles:¹							
Lowest 10 percent	6.1	2.4	5.7	—	—	1.7	3.9
Lowest 25 percent	4.9	1.0	4.4	3.2	3.6	1.5	0.0
Second 25 percent	3.9	0.8	3.9	2.1	1.7	0.8	0.0
Third 25 percent	3.5	0.7	3.3	2.0	1.6	0.6	0.0
Highest 25 percent	1.7	1.3	2.1	1.7	2.1	0.6	0.0
Highest 10 percent	2.3	1.6	2.4	2.1	2.5	0.9	2.9
Establishment characteristics							
Service-providing industries	2.6	0.6	2.4	1.5	1.6	0.6	0.0
Education and health services	3.3	1.0	2.2	1.8	2.6	1.1	0.0
Educational services	3.6	1.0	2.0	1.9	3.1	1.3	2.4
Elementary and secondary schools	4.0	0.8	2.3	2.4	2.8	1.0	1.5
Junior colleges, colleges, and universities	5.0	3.9	3.5	—	—	4.0	3.4
Health care and social assistance	3.2	—	5.4	4.9	—	0.6	0.0
Hospitals	—	—	6.4	6.5	—	0.8	0.0
Public administration	3.6	0.7	4.4	2.9	1.7	0.7	0.0
1 to 99 workers	9.0	—	6.6	—	0.9	1.3	0.0
1 to 49 workers	10.6	—	8.3	—	—	1.7	11.3
50 to 99 workers	—	—	10.5	7.5	2.3	1.5	0.0
100 workers or more	2.3	0.7	2.6	1.4	1.8	0.7	0.0
100 to 499 workers	4.7	—	6.5	3.5	—	1.1	0.0
500 workers or more	2.4	0.7	2.2	1.2	2.0	0.8	0.0

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	2.9	1.9	5.7	—	—	1.6	0.0
Local government	2.9	0.5	1.9	1.9	1.6	0.6	0.0
Geographic areas							
New England	—	—	—	3.1	10.3	6.5	—
Middle Atlantic	3.6	0.7	1.7	4.3	1.1	0.7	0.0
East North Central	7.3	—	6.1	—	3.2	1.3	11.0
West North Central	—	—	—	—	—	2.6	6.1
South Atlantic	5.3	—	3.9	1.2	2.1	1.1	0.0
West South Central	—	—	10.0	—	—	2.3	0.0
Mountain	—	—	7.5	—	8.8	1.7	6.4
Pacific	2.9	3.6	6.2	—	—	0.5	2.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

**Table 26. Standard errors for long-term disability plans:
Employee contribution requirement, State and local
government workers, National Compensation Survey, March
2009**

Characteristics	Employee contribution required	Employee contribution not required
All workers	2.2	2.2
Worker characteristics		
Management, professional, and related	1.9	1.9
Professional and related	1.9	1.9
Teachers	2.6	2.6
Primary, secondary, and special education school teachers	3.1	3.1
Registered nurses	4.5	4.5
Service	2.5	2.5
Protective service	3.4	3.4
Sales and office	2.8	2.8
Office and administrative support	2.9	2.9
Full time	2.2	2.2
Part time	4.0	4.0
Union	2.5	2.5
Nonunion	2.5	2.5
Wage percentiles: ¹		
Lowest 25 percent	4.8	4.8
Second 25 percent	2.3	2.3
Third 25 percent	2.9	2.9
Highest 25 percent	1.9	1.9
Highest 10 percent	3.2	3.2
Establishment characteristics		
Service-providing industries	2.2	2.2
Education and health services	2.4	2.4
Educational services	2.6	2.6
Elementary and secondary schools	3.3	3.3
Junior colleges, colleges, and universities	4.4	4.4
Health care and social assistance	3.7	3.7
Public administration	2.8	2.8
100 workers or more	1.9	1.9
100 to 499 workers	3.1	3.1
500 workers or more	2.2	2.2

See footnotes at end of table.

**Table 26. Standard errors for long-term disability plans:
Employee contribution requirement, State and local
government workers, National Compensation Survey, March
2009—Continued**

Characteristics	Employee contribution required	Employee contribution not required
State government	4.1	4.1
Local government	2.6	2.6
Geographic areas		
Middle Atlantic	1.7	1.7
East North Central	3.4	3.4
West North Central	3.0	3.0
South Atlantic	1.3	1.3
Mountain	11.4	11.4

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See

Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 27. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	2.5	2.6	0.2	0.4
Worker characteristics				
Management, professional, and related	2.6	—	0.3	—
Professional and related	2.6	—	0.4	—
Teachers	1.7	—	—	—
Primary, secondary, and special education school teachers	1.5	—	—	—
Registered nurses	7.4	—	—	—
Service	2.3	2.3	—	—
Protective service	2.0	2.0	—	—
Sales and office	3.9	—	—	—
Office and administrative support	4.1	—	—	—
Natural resources, construction, and maintenance	2.0	—	—	—
Production, transportation, and material moving ...	2.4	—	—	—
Full time	2.5	2.6	(¹)	0.4
Part time	3.0	2.7	—	—
Union	2.6	—	0.5	—
Nonunion	2.6	2.6	—	—
Wage percentiles: ²				
Lowest 10 percent	1.5	—	—	—
Lowest 25 percent	2.1	2.1	—	—
Second 25 percent	4.9	—	—	—
Third 25 percent	2.7	2.7	—	—
Highest 25 percent	1.7	—	0.4	—
Highest 10 percent	3.6	—	—	—
Establishment characteristics				
Service-providing industries	2.6	2.6	0.2	0.4
Education and health services	3.6	—	0.4	—
Educational services	2.9	—	0.4	—
Elementary and secondary schools	1.2	0.6	—	—
Junior colleges, colleges, and universities	10.5	—	—	—
Health care and social assistance	8.2	—	—	—
Hospitals	10.5	—	—	—
Public administration	2.1	2.1	—	—
1 to 99 workers	2.3	2.3	—	—
1 to 49 workers	3.1	—	—	—
50 to 99 workers	3.2	—	—	—
100 workers or more	2.9	—	0.3	—
100 to 499 workers	1.2	0.8	—	—
500 workers or more	3.9	—	—	0.6

See footnotes at end of table.

Table 27. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings	Pecent varies by earnings	Flat dollar amounts	Other
State government	9.1	—	—	—
Local government	0.7	0.4	0.3	0.5
Geographic areas				
New England	1.7	—	—	—
Middle Atlantic	2.3	0.7	—	—
East North Central	4.4	—	—	—
West North Central	13.3	—	—	—
South Atlantic	1.1	—	—	—
East South Central	9.0	—	—	—
West South Central	2.2	—	—	—
Mountain	1.2	—	—	—
Pacific	2.3	—	—	—

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See

Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.9	2.3	2.1	1.8	1.1	0.4	0.0
Worker characteristics							
Management, professional, and related	1.9	2.5	2.4	1.7	1.5	0.5	0.3
Professional and related	2.0	2.7	2.6	1.8	1.8	0.6	0.7
Teachers	2.3	3.0	2.9	2.0	2.5	0.7	3.0
Primary, secondary, and special education school teachers	2.6	3.5	3.3	2.5	2.4	0.8	3.8
Registered nurses	4.7	6.8	4.3	—	—	0.8	0.0
Service	3.3	3.6	2.2	1.8	1.4	0.5	0.0
Protective service	4.5	5.5	3.5	—	—	0.7	0.0
Sales and office	2.9	3.3	3.4	2.5	0.5	0.5	0.0
Office and administrative support	2.9	3.3	3.5	2.6	0.5	0.5	0.0
Natural resources, construction, and maintenance	3.0	6.0	5.6	—	—	0.7	0.0
Production, transportation, and material moving ...	5.3	6.3	4.3	—	—	1.1	0.0
Full time	1.8	2.4	2.2	1.8	1.0	0.4	0.0
Part time	6.2	5.5	3.2	—	—	1.2	0.0
Union	2.7	2.0	1.9	2.8	1.8	0.7	0.0
Nonunion	1.9	3.4	3.3	1.9	0.8	0.3	0.0
Wage percentiles:¹							
Lowest 10 percent	4.4	6.4	4.2	—	—	0.7	0.0
Lowest 25 percent	3.0	4.3	3.8	3.1	1.2	0.6	0.0
Second 25 percent	2.9	3.0	2.9	2.2	1.0	0.5	0.0
Third 25 percent	2.2	3.1	2.6	2.4	1.2	0.5	0.0
Highest 25 percent	2.0	2.5	2.5	1.4	2.0	0.6	0.0
Highest 10 percent	2.6	3.8	2.6	1.5	1.6	0.5	0.0
Establishment characteristics							
Service-providing industries	1.9	2.3	2.2	1.8	1.1	0.4	0.0
Education and health services	2.1	2.5	2.3	1.8	1.5	0.5	0.0
Educational services	2.4	2.5	2.6	2.0	1.7	0.6	2.6
Elementary and secondary schools	2.9	2.7	3.1	2.2	1.9	0.7	3.4
Junior colleges, colleges, and universities	2.9	4.5	2.8	—	—	0.5	0.0
Health care and social assistance	4.9	6.1	—	—	—	0.8	0.0
Hospitals	6.7	7.4	—	—	—	1.2	0.0
Public administration	3.0	3.5	3.1	2.4	—	0.5	0.0
1 to 99 workers	4.0	6.2	5.7	3.7	2.4	0.7	0.5
1 to 49 workers	—	7.7	8.2	3.7	—	1.3	5.3
50 to 99 workers	—	7.5	—	—	2.6	0.8	0.0
100 workers or more	1.8	2.2	2.1	1.8	1.1	0.4	0.0
100 to 499 workers	3.3	3.9	2.7	3.0	1.8	0.7	0.0
500 workers or more	1.8	2.5	2.5	2.0	1.2	0.5	0.0

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	3.1	4.5	3.5	2.4	—	0.4	0.0
Local government	2.1	2.2	2.2	1.9	1.2	0.5	0.0
Geographic areas							
New England	—	6.4	—	—	—	1.9	7.4
Middle Atlantic	1.3	5.1	—	2.7	—	0.6	0.0
East North Central	5.8	3.1	3.0	1.8	3.5	1.6	12.9
West North Central	—	8.0	—	—	—	1.1	0.0
South Atlantic	2.0	5.3	5.7	0.6	—	0.4	1.2
East South Central	—	10.3	2.0	—	—	1.4	0.0
West South Central	—	5.7	—	—	—	0.6	0.0
Mountain	—	7.5	5.6	7.8	—	0.9	0.0
Pacific	2.6	3.8	3.5	2.9	—	0.5	0.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2009

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.5	\$845.44	\$495.50	\$0.00	\$366.14	\$567.74	2.5
Worker characteristics							
Management, professional, and related	2.6	1,026.88	122.50	0.00	207.75	762.85	2.6
Professional and related	2.8	786.75	293.09	0.00	626.08	633.55	2.8
Teachers	3.1	644.15	462.81	0.00	892.66	1,239.74	3.1
Primary, secondary, and special education school teachers	3.6	632.99	690.30	664.98	414.73	313.58	3.6
Registered nurses	4.9	1,607.01	624.82	0.00	1,185.99	619.92	4.9
Service	3.4	454.39	657.06	0.00	807.90	534.76	3.4
Protective service	5.5	859.13	769.31	0.00	1,181.91	349.28	5.5
Sales and office	3.3	1,019.89	540.41	156.20	0.00	541.11	3.3
Office and administrative support	3.4	1,022.07	653.12	135.28	0.00	648.77	3.4
Natural resources, construction, and maintenance	5.5	1,336.90	855.14	206.64	924.12	344.36	5.5
Production, transportation, and material moving ...	6.2	1,208.14	269.44	1,105.09	1,162.34	1,028.11	6.2
Full time	2.5	922.84	634.53	0.00	301.26	547.83	2.5
Part time	5.5	642.07	702.92	0.00	994.85	774.91	5.5
Union	2.7	293.13	279.15	0.00	919.20	872.23	2.7
Nonunion	3.0	2,127.60	141.92	312.41	276.79	856.46	3.0
Establishment characteristics							
Service-providing industries	2.5	774.51	508.30	0.00	482.06	657.50	2.5
Education and health services	2.9	716.85	182.83	0.00	696.96	800.31	2.9
Educational services	3.2	585.82	548.33	0.00	511.28	1,202.80	3.2
Elementary and secondary schools	3.6	726.56	974.63	634.32	180.40	622.28	3.6
Junior colleges, colleges, and universities	4.8	628.91	943.46	773.18	698.57	0.00	4.8
Health care and social assistance	4.3	1,822.38	475.08	0.00	1,348.26	462.06	4.3
Hospitals	4.6	1,170.50	390.51	0.00	1,123.70	761.25	4.6
Public administration	3.4	1,211.70	388.65	0.00	0.00	796.49	3.4
1 to 99 workers	5.3	78.10	706.96	960.88	0.00	1,299.88	5.3
1 to 49 workers	6.5	0.00	1,176.21	1,250.91	156.20	680.88	6.5
50 to 99 workers	7.3	756.44	512.47	579.22	312.41	1,461.16	7.3
100 workers or more	2.4	721.68	514.55	0.00	789.89	1,137.75	2.4
100 to 499 workers	4.4	639.75	238.75	0.00	398.25	340.35	4.4
500 workers or more	2.5	676.14	712.44	0.00	938.02	462.06	2.5
State government	4.1	2,338.96	1,006.99	0.00	800.31	573.93	4.1
Local government	2.7	702.77	419.87	0.00	404.37	852.93	2.7

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Middle Atlantic	5.9	\$1,554.71	\$900.72	\$0.00	\$809.79	\$481.46	5.9
East North Central	6.0	653.45	452.35	89.36	855.06	659.40	6.0
West North Central	11.0	156.20	534.02	0.00	224.33	309.96	11.0
South Atlantic	2.9	31.24	2,409.53	0.00	234.31	0.00	2.9
Mountain	9.0	732.67	0.00	777.11	667.31	1,787.85	9.0
Pacific	4.2	604.58	683.03	78.10	2,495.62	0.00	4.2

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.